Trustees' Annual Report for the period

From Period 01-01-25 To Period end date 31-12-26

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 refer 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 and 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 Member's 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 Member's 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 Member's 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:-

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

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 continue to offer 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 Christian Freedom, Message & Ministry, Peter's Ministry, Death & Resurrection, Healing, Persecution.

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 on mid-week evenings continue in support of all those within the church, for our activities and for local community needs and this attracts good attendance.

There are roughly quarterly well attended Saturday prayer mornings with focused prayer on local, national, global and topical concerns.

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.

Time is spent exploring and studying passages of the Bible, as well as praying for each other and our community.

Sunday School /All Age Worship

We currently offer two groups, one 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 regularly attending has dwindled considerably this year.

This teaching, encouragement, welcome and inclusion of young people is available each week, supplemented by our All-age worship (which includes Café style Church, biblical drama, hand puppets and craft-based worship) once a month.

This year we have reorganised, refreshed and equipped both our two 1st floor classrooms which are now designated youth and junior school meeting rooms respectively.

Outreach

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

1. To serve all ages
2. To engage with 'unchurched' folk in our locality
3. To discern activity together, not individually
4. To use the wide range of talents in our church
5. To acknowledge the context of people's lives
6. To work within the budget set
7. 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 continues to serve approximately 40-60 different families each week during term time. Here, Christian Festivals continue to be marked through crafts, storytelling and prayer as well as singing often being 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.

Our 'Cake and Cuppa' group continues to attract members of the local community, who are happy to find a safe place, where they feel welcome and able to chat, particularly for those who feel more isolated in the community or who have experienced grief or trauma.

Our occasional 'Hymns we love' programme seeks to engage particularly with older members of the community with familiar hymns which remains popular.

We maintain a healthy relationship with a neighbouring local church, having shared joint services at Easter and Christmas as well as carol singing in the local community.

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 are well into a second year of pastoral vacancy, our Minister having left in early 2025. However, we are fortunate in having two retired Baptist Ministers as members who are willing and able to take on the organisation of these events as required.

Administration

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

Volunteering

Aside from its two employees (part-time Administrator and a cleaner), the charity relies on volunteers to further its aims.

Funding

Our accounts are attached with this report.

The organisation is mainly funded through voluntary giving and reclaim of taxpayer's money through gift aid.

During the ongoing pastoral vacancy, the Manse (which is owned by Orchard Baptist Church), is let at locally commensurate rates to private tenants, and managed and overseen by a local Letting Agency.

For the duration of the pastoral vacancy, without Ministerial stipend and other associated expenses, the trustees have budgeted somewhat larger reserves which will 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:

1. Age-Well East Dementia Club
2. Singing for the Brain
3. Different Strokes Group
4. Presbyterian Church of Ghana
5. Kingdom Ambassadors Church(Colchester)
6. Local Majorettes Group
7. Colchester Ukelele Group

We continue to let our premises to private individuals, local resident's 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, whilst a further review of the use of the premises has continued this year.

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 strict 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

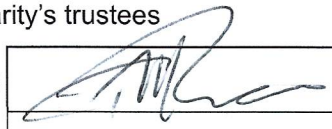
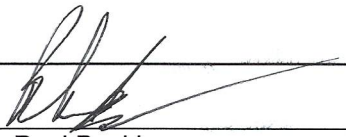
Charity name	Orchard Baptist Church, Colchester
Other name the charity uses	None
Registered charity number	1196891
Charity's principal address	23 Blackheath, Mersea Road, Colchester, Essex. CO2 0AE

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Vacant	Minister		
2	Paul Bocking	Church Secretary	1.12.2021 to present	Church Member
3	Richard Giles Martin Bolam	Treasurer	1.12.2021 to present	Church Member
4	Paul Reeve			Church Members
5	Linda Reeve			Church Members
6	Ruth Thomas			Church Members
9	Annette Gholish			Church Members
12	Peter Gibson			Church Members
13				Church Members
14				
15				

Declarations

The trustees declare that they have approved the Trustees Report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Paul Reeve	Paul Bocking
Position (*eg* Secretary, Chair, *etc*)	Trustee	Secretary

Date	21/10/2026

Orchard Baptist Church Colchester CIO Registered Charity 1196891

Financial Statement for the year ending 31st December 2025

notes	General Fund Receipts & Payment Account		2025	2024
			Actual	Actual
	Receipts	Note		
	Offering		44005	45709
	Income Tax recovered on gifts		8621	8271
	Interest on bank accounts		417	973
	FIT from Solar Panels		937	986
	Rent of premises		17954	9516
	Boydens: manse paymets.		3572	2
	Other Income		242	186
	Total Receipts		75747	65643
			2025	**2024**
	Payments			
2	Total Personnel & Ministry Costs	2	25909	39730
3	Total Local Mission	3	1344	919
4	Wider Mission Giving to Others	4	7620	7313
5	Running Costs for premises	5	17133	14697
6	Administration	6	11689	4432
	Total (Payments/budget)		63695	67091
	Surplus / (- Deficit)		12052	-1448
	Transfer from General Fund		0	0
	Balances brought forward 1 Jan		42967	44415
	Balances to be carried forward 31 Dec		55019	42967

Giving to Other Causes via the General bank account

7	Receipts			
7	Total Receipts	7	915	1883
	Payments			
8	Total Payments this year	8	858	383
9	Payments from previous gifts	9	1027	0
	Total payments		1886	383
	Surplus / (- Deficit)		-971	1500
10	Total of Balances brought forward 1 Jan	10	1500	0
18	Balances to be carried forward 31 Dec	18	529	1500

	Building Fund Receipts & Payment Account	2025	2024
	Receipts		
	Offerings	10	45
	Income Tax recovered on gifts	8	32
	Interest on bank accounts	0	3
	Total Receipts	18	80
	Payments		
	Loan Interest	0	0
	Loan repayments	0	0
	Total payments	0	0
	Surplus / (- Deficit)	18	80
	Transfers to Building Fund	0	0
	Balances brought forward 1 Jan	232	152
	Balances to be carried forward 31 Dec	249	232

Statement of Assets and Liabilities at 31st December 2025

	ASSETS		2025	2024
11	**General Fund Receipts & Payment Account**	11		
	Cash		0	0
	CIO Coop bank account		9432	1115
	CIO Coop Deposit account		15535	13336
	Baptist Union Deposit account		31056	30741
12	**Building Fund Account Assets**	12		
	Cash		0	0
	CIO Coop bank account		0	0
	CIO Coop Deposit account		249	232
13	**Assets held for the Church's own use**	13	1699183	1699183
	Total Assets		1755455	1744607
	LIABILITIES			
14	Current Liabilities	14	16	235
15	Long Term Loans	15	0	0
16	Baptist Pension Scheme Liability	16	0	0
17	Funds held in bank account for groups	17	551	705
18	Balances to be carried forward 31 Dec	18	529	1500
	Total Liabilities		1097	2440

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**	**2025**	**2024**
Minister's stipend	4929	26812
Employer's Pension Contributions	622	3405
Employer's National Insurance	0	0
Minister's Expenses	313	922
Minister's NAM & CMD training	223	630
Visiting Speakers expenses etc	500	170
Manse Council Tax	207	2060
Manse Water	223	318
Manse Insurance	979	641
Pastoral Care Fund	30	72
Asst Minister / Other Ministry	9814	4056
Asst Minister Employer's Pension contribution	1703	0
Asst Minister Expenses	6366	643
Total Personnel & Ministry Costs	25909	39730

3 **Local Mission**		
Evangelistic Events	161	186
Sunday School	0	0
Training & Study	377	56
Worship & Technology	457	495
Catering	326	182
Other Local Mission	22	0
Total Local Mission	1344	919

4 **Wider Mission Giving to Others**		
Baptist Missionary Society	1371	1303
R W Owen & S J Owen	1676	1880
B.U.G.B. Home Mission	1371	1303
Christian Youth Outreach	2438	2030
New Growth Ministries	762	796
A	0	0
B	0	0
C	0	0
Total Wider Mission Giving to Others	7620	7313

5 **Running Costs for premises**		
Electricity	1060	1382
Gas	6425	6100
Water	948	764
Cleaners' Wages	2227	2223
Cleaning Materials & Bin hire	650	791
Insurance	1477	1384
Repairs & Maintenance Church	590	1492
Repairs & Maintenance Manse	3756	421
Other Fabric Projects	0	141
Total Running Costs for premises	17133	14697

6	**Administration**		
	Comms Admin & printing	1021	777
	Publicity	80	141
	Subscriptions (BU, EBA, ICO)	253	239
	Administrator	10315	3276
	Administrator employer costs	0	0
	Administrator employer pension costs	0	0
	Other Admin	20	0
	Total Administration	11689	4432

7	**Giving to Other Causes via the General Fund bank account**		
	Receipts	**2025**	**2024**
	BMS Harvest appeal	179	0
	Tear Fund	15	268
	Colchester Food Bank	0	115
	Sound equipment	0	1500
	Youngs Gift	351	0
	Shoniadh Present	230	0
	Patersons present	140	0
	L	0	0
	M	0	0
	N	0	0
	Total Receipts	915	1883

8	**Giving to Other Causes via the General Fund bank account**		
	Payments		
	BMS Harvest appeal	160	0
	Tear Fund	15	268
	C	0	0
	Colchester Food Bank	0	115
	E	0	0
	F	0	0
	Sound equipment	0	0
	Youngs Gift	351	0
	Shoniadh Present	192	0
	Patersons present	140	0
	L	0	0
	M	0	0
	N	0	0
	Total Payments this year	858	383

9	**Giving to Other Causes via the General Fund bank account**		
	Payments From Previous Extra Gifts		
	Colchester Food Bank	0	0
	Family Events	0	0
	R	0	0
	Sound & PA Equipment	1027	0
	S	0	0
	Payments from previous gifts	1027	0

10	**Balances of Previous Gifts Received (brought forward)**			
	Colchester Food Bank		0	0
	Family Events		0	0
	R		0	0
	Sound & PA Equipment		1500	0
	S		0	0
	Total of Balances brought forward 1 Jan	10	1500	0

11

12

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	1251807
The church also owns contents with an insured value of	72177	72177
100% of Freehold church manse at 6 Adelaide Drive, Colchester	375199	375199
Total	1699183	1699183

14 **Current Liabilities**

Cheques written but not cashed	16	20
Other Current Liabilities (S Marsh re Pension contributions 2024)	0	215
Total Current Liabilities	16	235

15 **LIABILITIES (long term loans)**	**2025**	**2024**
Total Long- term Liabilities 31 Dec	0	0

16 Baptist Pension Scheme Liability	0	0

17 **Funds/Float held in bank account for groups**	**2025**	**2024**
Little Pips/Toddlers	330	386
ECC Taste & See course	0	78
Orchard Café Float for equipment	222	241
Total Funds held	551	705

18 Gifts not yet forwarded to another charity or used by the Church will be sent early in 2026 or used during events in 2026

The accounts and statement of assets and liabilities set out on pages 1 to 6 relating to the year ending 2025 are as approved by the Leaders.

Signed:

Report of the Independent Examiner to the Trustees of Orchard Baptist Church Colchester on the accounts for the year ended December 31, 2025

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 year 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 145of the Charities Act'
. to follow the procedures laid down in the general Directives 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 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 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

I have 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: March 12, 2026
Name: Robert Colin Brady
Relevant Professional Qualifications: BA (Hons) Economics; Fellow of the Chartered Institute of Management Accountants
Address: 5, Langenhoe Park, Langenhoe, Colchester CO57JF