



Orchards

(A Charity Incorporated Organisation)

Report and Financial Statements

for the period ended 31st March 2021



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Legal And Administrative Information

CHARITY NAME	Orchards
CHARITY NUMBER	1179459
DATE OF REGISTRATION	6th August 2018
START OF FINANCIAL PERIOD	1st October 2019
END OF FINANCIAL PERIOD	31st March 2021
TRUSTEES AT 31ST MARCH 2021	Mrs Naomi Partridge (Chair) Mr Phil Hopgood Mrs Jane Oliver (Treasurer) Ms Maria Gayle (Safeguarding Lead)
LEGAL STATUS	Charitable Incorporated Organisation
GOVERNING INSTRUMENT	CIO - Association Registered 6th August 2018
OBJECTS	The relief of women who have experienced sexual exploitation and who are in need by reason of their age, ill health, disability, financial hardship or other disadvantage in particular by the provision of housing, counselling and ancillary support in partnership with local Churches.
CORRESPONDENCE ADDRESS	Orchards PO Box 5496 Hove BN52 9LQ
PRIMARY BANKERS	Co-Operative Bank PO Box 200 Delf House Skelmersdale WN8 6GH
INDEPENDENT EXAMINERS	Castle View Accounting Ltd Old Printing House Square Unit 16, Tarrant Street Arundel West Sussex BN18 9JF

Letter from the Chair

Dear Friends of Orchards,

We hope this report finds you well amidst the last 17 months of great ambiguity, concern and change for us all. We write in the context of an extraordinary time, where we have not only seen a global pandemic, but also unprecedented cultural and political shifts that significantly impact the lives of the women we exist to serve. We have seen increased awareness of racial injustice following the murder of George Floyd and subsequent Black Lives Matter protests and of the prevalence of violence against women and girls in our society.

For those who have been sexually exploited, the need for safe housing, supportive counselling and known community is even more pressing than it was 17 months ago. And it is in this context that we are proud to share the great progress that Orchards has made to serve the needs of sexually exploited women, in a way that is personalised, meaningful and with deep impact.

This report pertains to the period from October 2019 to March 2021. As Trustees, we made a decision to switch our financial year to enable our financial planning to align with our strategic planning, monitoring and evaluation. This helps us plan more effectively with and alongside our delivery partners, the local Church and crucially, the women we exist to serve. As such, subsequent reporting periods will be from April to March.

When I reflect on the last 17 months for Orchards, the word that comes to mind is 'agility'. Agility to navigate unprecedented circumstances and challenges. Agility to reflect and build a more personalised model of services that expands our reach and meets differing needs in the midst of the pandemic. In embracing a flexible and agile approach, with women's voice truly at the heart, we have been able to drive forward our services and impact in a powerful way.

Our major achievement has been to acquire an additional independent house through our partnership with Green Pastures, enabling us to house three women in safe accommodation during this period, successfully resettling our first resident. We also diversified our offer to adapt to the challenges and opportunities presented by the Covid-19 Pandemic – for example, switching our counselling online, curating a range of support packages to meet the specific needs and context and embedding our work more in the local Church. As a result, whilst Orchards continues to do its deeply supportive work of providing independent housing, casework and counselling, there is also a lighter support package available to those who are not located nearby but would still benefit from Orchards services. This agility of approach has allowed us to extend our reach and develop our understanding of how to navigate the unique challenges faced by survivors.

In addition, our reach has been extended through awareness-raising with young people and Church leaders. By working in partnership with the community, we enable the community to themselves take ownership and action themselves in tackling this social injustice.

All of this has been achieved in a period of exceptional uncertainty and challenges for our residents and also for our team as they navigated the pandemic. As Trustees we would like to acknowledge all the Orchards team, and in particular Co-Directors Emma Goulds and Jenny Walker for their strong, flexible, resilient and faith-filled leadership and their servant-hearted mindset, devoted to the women that they work with.

We look forward to supporting Orchards in continuing its growth journey, as we look ahead to 2022 when we seek to acquire and open a third independent housing service alongside further developing our broad support packages and partnerships, all with the voice of our residents and clients at the heart.

Yours faithfully,

Naomi Partridge

Chair of the Board of Trustees

"I find it relaxing being here. It's given me the opportunity to look more deeply into myself, think about where I want to be heading. I never had the time to do that before because of the guy I was living with, combined with my parents passing away. I didn't have any outside support. I couldn't really sleep, with his mood swings I never knew where I would be one day to the next.

Being here and with the lockdown I've focused more on the bible without major distractions. I'm focusing now on what I really want to do. It's done me good. Being settled here rather than moving around has helped me sleep."

Feedback from Orchards' resident, shared with her permission.



Trustees' Report

The Trustees present the Trustees' report and financial statements for the year ended 31 March 2021

Overview of Orchards

Orchards is a Christian charity with a vision to see women free from sexual exploitation. We come alongside women and to enable them to take steps towards a future where they can thrive.

Orchards was born out of the prayers of two friends and colleagues who had worked with women who have experienced prostitution or human trafficking, through outreach both on and off-street, one-to-one support work and counselling. We had seen first-hand that a lack of housing was both a reason for entry into exploitative situations and a major barrier to exit. We saw women who were not selling sex out of 'choice' but through stories of abuse, coercion, poverty, violence, homelessness. We also saw the women's courage, beauty, strength and potential. After five years of prayer, research, planning and consultation with other projects in the sector, Orchards launched as a charity in August 2018. Since then, we have gathered a passionate, committed and diverse team of people who have set up two safe properties in partnership with a local Church and Green Pastures (exempt charity XT27103) and have launched a nationwide counselling service.

Sexual exploitation in the Covid-pandemic

The Covid-19 pandemic has exacerbated the trauma of sexually exploitative situations; aside from the obvious risks of exposure to the virus, there have been less obvious risks; exploitation has been pushed further behind closed doors, online exploitation has increased and trafficking services predict there is a risk of women being killed if they fall ill with Covid-19. Lockdown has also brought with it increased isolation from existing support services; in the current crisis many support routes have closed and women's services are overwhelmed with the need as domestic violence incidences rose by 7% from 2019 during lockdown (ONS).

We have seen this increased demand from the number of referrals we have received over the past year, we could have filled our two flats ten times over.

At least three quarters of women who have experienced sexual exploitation have been physically assaulted; the mortality rate is 12 times the national average (Bindel et al, 2012). Consequently, the psychological impact of sexual exploitation can be significant and wide-ranging, with many survivors experiencing severe anxiety, depression, flashbacks, PTSD, low self-esteem and relationship difficulties as a result of their traumatic experiences (Zimmerman, et al. 2013). Trauma therapy is essential in enabling survivors to move forward from being victimised to being empowered. (Heinz, 2020). Yet, access to appropriate counselling support has always been difficult, with very few specialist counselling services available and long waiting lists; many of the limited counselling services available are Londoncentric.

Part of effective intervention requires a personal understanding of each individual's unique circumstances, and a relationship rooted in trust and safety where barriers such as financial literacy, employment and training can be broken down together (Heinz, 2020). It is for this reason that the Support Worker is so vital; a holistic support plan is held together through a relationship of trust.



Our work during Covid-19

When lockdown began in March 2020, we moved to video counselling and support sessions for women within our housing project. We worked with our partners to provide food parcels during the lockdown and continued our counselling, support work and pastoral care sessions with a blended approach of remote and face to face sessions. We received really positive client feedback from this approach. We also opened a second safe property during this time, enabling us to provide safe housing to more women.

Our in-house Christian counsellor is experienced in working with sexual trauma both face to face and remotely, so this has been an invaluable resource in the support we have been able to offer. We have worked closely with our church partner to increase the breadth of support we are able to offer to women, particularly during lockdown, creating a volunteer group able to respond to practical issues within our housing and offering pastoral care over the phone or during walks. We also partnered with the church to develop strong safeguarding processes to pastorally support survivors within the church community during COVID-19 restrictions.


Challenges during the lockdown period

We did experience challenges during the year, as a consequence of the pandemic. These included delays in the local authority processing housing benefit payments and working in a team remotely. There were also delays in the referral process for women who had been trafficked for sexual purposes, as applications for recourse to public funds were held up at the Home Office.

Diversifying our model

Despite these challenges, we piloted offering video counselling and support work sessions to women who had experienced sexual exploitation in other parts of the UK who were not within our housing provision; a service we are now planning to grow. Working online in this way enabled us to reach more women across the UK who are increasingly isolated from support during the pandemic with our counselling and support work, in response to a growing number of referrals for this provision from our partners.

Based on key learning from the past year, we diversified our model to three support routes for women each shaped around consistent relationships of trust:



“Counselling has helped me to see things from a different perspective. It has helped me to understand my internal narrative. It has been confidence-building for me. I have been able to talk over things with someone who's not a friend, someone impartial, and things were being put in context. Setting the goals for counselling was important and helpful. Having structure to the work is good. Counselling helped me to understand why I am fixated on certain values, which are connected to shame and worth.”

(Video counselling client, shared with permission)



Route 1: Counselling

Route 2: Counselling, support work and pastoral care

Route 3: Housing, counselling, support work and pastoral care

Routes 1 and 2 can be offered remotely to women right across the UK. For route 3, our support is embedded in a local church, their role is outlined below.

Orchards provides:

- One-bedroom safe housing linked to a local church for 9-12 months; a place women can call home, that is safe, and that enables them to have independence to start their new life.
- Weekly individual sessions with a Support Worker, with a tailored and holistic support plan focussing on physical and emotional health, legal and financial support, employment and training.
- Opportunities to access employment and training placements through our partners; giving a sense of purpose and hope for the future.
- Weekly counselling session with a trained counsellor specialised in sexual trauma; a space for women to process the trauma they have experienced.

The Church Partner provides:

- Opportunities to access the onsite Christians Against Poverty debt centre, job club, money course and voluntary placements; equipping women to overcome debt, manage their own finances and become more financially secure.
- Relational support from the pastoral care team.
- Practical support to women in our safe housing provision.
- Opportunities to get involved in the life of the church, if women would like to.

Training and awareness-raising around the issues of sexual exploitation

i. The need for training and awareness-raising

Orchards recognises that in working towards our vision of seeing women free from sexual exploitation, it is not enough to just support women exiting; there is a need to work to change the wider context, challenging attitudes on sexualisation and sexual exploitation. We have focused our training and awareness raising over the last year on equipping churches and faith groups to pastorally support survivors and to better understand trauma.

Achievements and Performance

October 2019-March 2021 in numbers

2 self-contained flats now running

3 woman housed and supported in safe accommodation 1 woman supported in resettlement

102 weekly trauma counselling sessions delivered both face to face and remotely

120 sessions of 1-1 casework and pastoral support provided to residents

300 people accessed our awareness-raising training on sexual exploitation

10 church pastoral care leaders received training on supporting survivors within the local church

Since October 2019:

- We have diversified our support model to meet the needs of women in the context of pandemic; we piloted a remote counselling service, opening up our trauma therapy to women who have experienced sexual exploitation across the UK, delivering 102 counselling sessions.
- We opened a second one-bedroom flat for women existing sexually exploitative situations; we have two new residents. We design each flat to be a place of sanctuary and healing from which she can access the services she needs and take steps towards a life free from exploitation.
- Our first resident moved into independent accommodation with part time employment; she continues to receive counselling and support work and explore new training and work opportunities. During her stay she completed 3 training and work placements.
- We have housed a woman with a child for the first time; a Children's Social Worker joined our board of Trustees to support this transition.
- We provided 120 weekly individual support work sessions for women, with a tailored holistic support plan looking at physical and emotional health, legal and financial support, employment and training and resettlement.
- We worked closely with our church partner, increasing the holistic support we are able to provide through their pastoral care team, onsite debt centre, money management course and Foodbank volunteering opportunities for women. We partnered with the church to develop strong safeguarding processes to pastorally support survivors within the church community during COVID-19 restrictions; one of these women joined virtual services and an online bible study, whilst another was involved in prayer walking.



"I could not praise you enough and your charity and the work you are doing to help vulnerable women rest, recover and restore their lives and start to make their dreams become a reality.

I found the whole process from the initial telephone call through to the referral process and relocation was professional and compassionate. I felt a real bond and trust in your charity and I am sure we will be working together again in the future ." Andrea, referrer

"We love working with Orchards, their passion, focus, single-mindedness and tailored approach for the one are inspiring. Lives being changed one at a time." Green Pastures

"The work that Orchards do is vital because there is a huge need for transitional housing, which is very different from a refuge situation. The focus is on developing independent living and a supportive environment, whilst attending to the needs of women with a trauma-informed approach..... Orchards provide a high level of support whilst encouraging independence. They empower women to recover a sense of agency and control over their own lives." Miriam, referrer

"Counselling through Orchards has helped me. It has been consistent and understanding and I would recommend it to others" Counselling client, 2021, shared with permission

Looking ahead

In the next year we plan to:

- Open a further two flats with our current church partner, purchased through Green Pastures; as with our first two properties, Housing Benefit will cover the rental cost, with some supplementary fundraising enabling us to run the properties sustainably.
- Extend our online counselling offer to women across the UK, not just women within our housing provision. Access to counselling services can be difficult and waiting lists can be long, yet the needs are great amongst this client group. We aim to be part of meeting this demand by growing this service and supporting more women.
- Review our training and awareness raising strategy to maximise our impact in changing the wider context, with a particular focus on working with local churches and faith-based organisations on understanding trauma and pastorally supporting survivors.
- Diversify our income streams to ensure we can grow sustainably as we seek to reach more women. Our income sources are primarily through Christian Trust funds, church donations and one-off and regular donations from individuals. We aim to recruit a Fundraiser on a part time basis from November 2021, with a particular focus on developing relationships with major donors, Christian Corporate donors and our relationships with Christian Trusts and Grants. We are also focusing on strengthening our internal and external communications to build our supporter base.
- Continue to develop the volunteer team to support the charity's plans for growth in the next year and beyond.



Financial Review

Change to our financial year

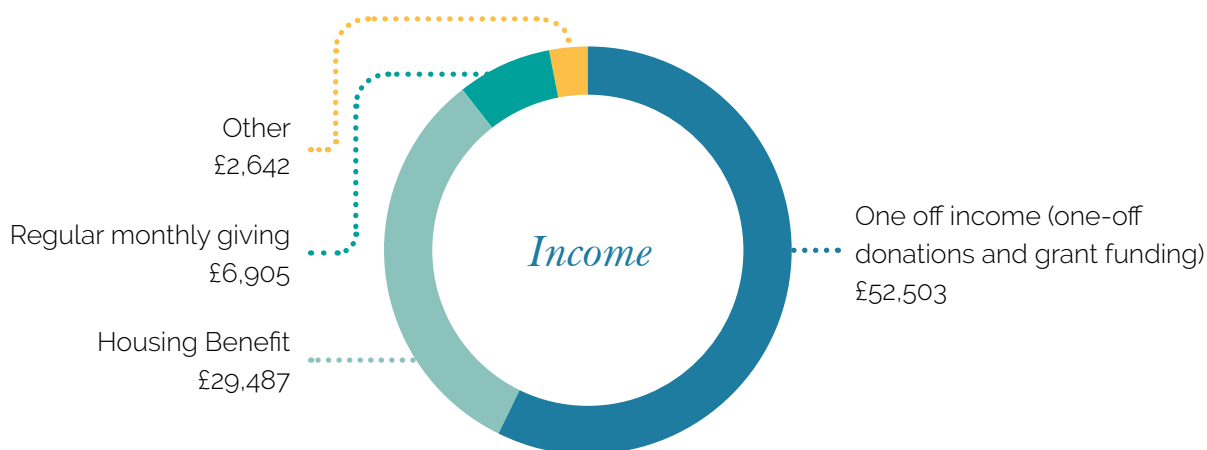
As Trustees, we made a decision to extend our financial year to end on March 31st 2021. This will enable our financial planning to align with our strategic planning, monitoring and evaluation. As such, subsequent reporting periods will be from April to March.

Income

The overall income in this financial period was £91,537.

This included regular monthly giving, one-off donations and grant funding, as well as Housing Benefit payments.

	£
One off income (one-off donations and grant funding)	52,503
Housing Benefit	29,487
Regular monthly giving	6,905
Other	2,642
TOTAL	91,537



Income increased by 119% from the previous financial period, but of course some of this is due to the longer accounting period (18 months versus the prior period of just 12 months). If we annualise the income, by applying a multiple of 12/18 (or 0.67), we can start to make some fairer comparisons between the two periods.

Highlights for the financial period include:

- Income growing by 46% on an annualised basis.
- The value of regular monthly giving more than doubling over the period.
- Continuing to diversify our sources of income with 8 grants received over the period from 7 organisations (compared to 3 grants from 2 organisations in the previous financial period).



Expenditure

Total expenditure for this financial year was £90,114. This is an increase from the previous financial period of 264.58%, but on annualised basis (after applying a multiple of 12/18 or 0.67) is an increase of 141%.

The growth in expenditure mirrors the growth in the organisation and is primarily driven by the following:

i) Staffing

Over the period, Orchards grew its staff capacity to employ the two Co-Directors for 2 days per week (in the previous period, they were employed for 1 day per week), as well as two further part-time workers in addition to the services provided in the prior year. This included a part time Counsellor (employed at the end of the prior financial year) and a sessional Housing Support Worker in January 2021.

ii) Property costs

Orchards opened a second property in July 2020. Housing Benefit for payments for both flats covers some of the ongoing rental and utilities bills, although Orchards covers the remaining bills and maintenance costs through unrestricted funds.

iii) Operational costs

This includes fundraising costs, membership fees and admin costs.

Reserves Policy

The Trustees review the Reserves Policy annually. In recognition of the nature of our work, it is the policy of Orchards to hold reserves to cover three months' operational costs, based on the annual budget, as agreed by the Trustees. This is to ensure that women we are supporting are not left homeless in the event of a funding deficit and that we would have sufficient time to support them into alternative accommodation should the need arise.

Structure, Governance and Management

Governing Document

The organisation is a Charitable Incorporated Organisation (CIO), registered on the 6th August 2018. The charity is governed by a 'Foundation Model' Constitution and its only voting members are its charity Trustees.

Recruitment and Appointment of Trustees and Directors

Orchards has 4 unpaid Trustees. Every Trustee is appointed for a minimum term of 2 years by a resolution passed at a properly convened meeting of the charity trustees. A charity Trustee who has served for three consecutive terms may not be reappointed for a fourth consecutive term but may be reappointed after an interval of at least one year.

All Trustees give their time voluntarily and receive no benefits from the charity. No expenses were reclaimed from the charity during the year.

Organisational Structure and Management

The Trustees meet regularly (up to six times a year) and are responsible for the strategic direction and policies of the charity. At present the Trustees have members from a variety of professional backgrounds relevant to the work of the charity.

Related Parties

The Trustees confirm that there are no related party relationships at present, and that no related party relationships or transactions occurred during the year.

Account Preparation

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) - (Charities SORP - FRS102) and the Charities Act 2011.

Trustees' Responsibilities

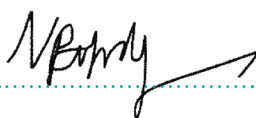
The Charities Act 2011 requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the CIO and of the surplus of the CIO for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the CIO. They are also responsible for safeguarding the assets of the CIO and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on **30 November 2021**

Signed on their behalf by Trustee



Printed Name: **Naomi Partridge**

Statement of Financial Activities for the period ended 31st March 2021

	Note	Unrestricted funds	Restricted income funds	18 MONTH TOTAL 2019/21	TOTAL 2018/19
		£	£	£	£
INCOMING RESOURCES from Generated Funds					
Donations, Grants & Legacies	3a	30,013	31,720	61,733	36,158
Charitable Activities	3b	-	26,943	26,943	5,674
Investment Income	3c	-	-	-	-
TOTAL INCOMING RESOURCES		30,013	61,524	91,537	41,832
RESOURCES EXPENDED					
Costs of Generating Funds					
Cost of Charitable Activities	4a	40,685	48,773	89,458	24,662
Activities for Generating Funds	4b	156	-	156	55
Governance Costs	4c	500	-	500	-
TOTAL RESOURCES EXPENDED		41,341	48,773	90,114	24,717
NET INCOMING (OUTGOING) RESOURCES		(11,328)	12,751	1,423	17,115
Funds Brought Forward		13,887	3,228	17,115	-
TOTAL FUNDS CARRIED FORWARD		2,559	15,979	18,538	17,115

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

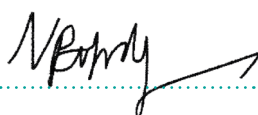
The notes on pages 14 to 20 form part of these financial statements.

Balance Sheet - As at 31st March 2021

	Note	Unrestricted funds	Restricted funds	Total 31-Mar-21	Total 30-Sep-19
		£	£	£	£
FIXED ASSETS					
Tangible Assets	2	-	-	-	-
Investments	6	-	-	-	-
Total Fixed Assets		-	-	-	-
Current Assets					
Debtors & Prepayments	8	468	-	468	2,342
Cash at Bank and in Hand	7	3,018	15,979	18,997	14,773
Total Current Assets	9	3,486	15,979	19,465	17,115
Creditors: Amounts due within one year	10	-	-	-	-
NET ASSETS		2,559	15,979	18,538	17,115
FUNDS OF THE CHARITY					
General Funds		2,559	-	2,559	13,887
Restricted Funds	5	-	15,979	15,979	3,228
Total Funds		2,559	15,979	18,538	17,115

Approved by the Trustees on 30 November 2021

Signed on their behalf by Trustee



Printed Name: Naomi Partridge

Notes to the financial statements for the period ended 31st March 2021

1. Accounting Policies

Basis of Preparation & Assessment of Going Concern Basis of Preparation

The financial statements have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) - (Charities SORP - FRS102) and the Charities Act 2011.

The Charity meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost unless otherwise stated in the relevant accounting policy notes.

Assessment of Going Concern

Preparation of the accounts is on a going concern basis. The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

Incoming Resources

Recognition of Incoming Resources

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the resources;
- the trustees are virtually certain they will receive the resources; and
- the monetary value can be measured with sufficient reliability

Incoming Resources with Related Expenditure

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

Grants and Donations

Grants and Donations are only included in the SOFA when the charity has unconditional entitlement to the resources.

Tax Reclaims on Donations and Gifts

Incoming resources from tax reclaims are included in the SOFA at the same time as the gift to which they relate.

Contractual Income and Performance Related Grants

This is only included in the SOFA once the related goods or services have been delivered.

Gifts in Kind

Gifts in kind are accounted for at a reasonable estimate of their value to the charity or the amount actually realised. Gifts in kind for sale or distribution are included in the accounts as gifts only when sold or distributed by the charity. Gifts in kind for use by the charity are included in the SOFA as incoming resources when receivable.

Donated Services and Facilities

These are only included in incoming resources (with an equivalent amount in resources expended) where the benefit to the charity is reasonably quantifiable, measurable and material. The value placed on these resources is the estimated value to the charity of the service or facility received.

Volunteer Help

The value of any voluntary help received is not included in the accounts.

Investment Income

This is included in the accounts when receivable.

Investment Gains and Losses

This included any gain or loss on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.

Expenditure and Liabilities

Liability Recognition

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Governance Costs

Include costs of the preparation and examination of statutory accounts, the costs of the trustees meetings and cost of any legal advice to trustees on governance or constitutional matters.

Grants with Performance Conditions

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

Grants Payable without Performance Conditions

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

Investments

Investments quoted on a recognised stock exchange are valued at market value at the year end. Other investment assets are included at trustees' best estimate of market value.

Unrestricted funds

These funds can be used for the general objectives of the charity as set out in the trustees report. The movements of the unrestricted funds are given in the Statement of Financial Activities.

Restricted funds

These funds are where the donor has specified a purpose for the donation made. These restrictions often arise as a result of appeals for special offerings for specific purposes.

Designated funds

These funds are funds set aside by the trustees out of unrestricted general funds for particular purposes or projects.

Fixed Assets

Fixed Assets are capitalised if they can be used for more than one year and cost at least £1,500. They are valued at cost or, if gifted, at the value to the charity on receipt.

Depreciation Expense

Depreciation is calculated at a rate to write off the cost of tangible fixed assets over their estimated useful lives. The rates applied are as follows:

Fixtures, Fittings and Equipment 25% - Straight Line Basis

2. Tangible Fixed Assets

The CIO held no fixed assets during this or the previous financial period.

The annual commitments under non-cancelling operating leases and capital commitments are as follows:

31st March 2021 : None

30th September 2019 : None

3. Incoming Resources

a) Donations, Grants & Legacies	Unrestricted funds	Restricted Funds	18 MONTH TOTAL	TOTAL
	£	£	2019/21	2018/19
			£	£
Donations and Gifts	27,688	31,720	59,408	36,158
Gift Aid Tax	2,325	-	2,325	-
	30,013	31,720	61,733	36,158

b) Charitable Activities				
Housing Income	-	29,804	29,804	5,674
	-	29,804	29,804	5,674

c) Investment Income				
Interest	-	-	-	-
	-	-	-	-

4. Resources Expended

	Unrestricted Funds £	Restricted Funds £	18 MONTH TOTAL 2019/21 £	TOTAL 2018/19 £
a) Cost of Charitable Activities				
Advertising & Publicity	1,740	-	1,740	29
Client Costs	557	-	557	852
Consultancy Fees	-	-	-	2,304
Counselling Costs	225	2,750	2,975	1,200
Flat Costs	9,528	31,924	41,452	11,180
Insurance Costs	1,272	-	1,272	510
Licenses & Subscriptions	610	-	610	381
Office Costs	1,110	-	1,110	437
Staff Costs	24,058	13,874	37,932	7,324
Staff Supervision & Training	1,339	225	1,564	385
Travel & Subsistence	247	-	247	60
	40,685	48,773	89,458	24,662

b) Activities for Generating Funds				
Fundraising Income	156	-	156	55
	156	-	156	55

c) Governance Costs				
Independent Examiners Fees 9	500	-	500	-
	500	-	500	-

5. Restricted Funds

CURRENT FINANCIAL PERIOD

	Balance 01-Oct-19 £	Income £	Expenditure £	Transfers £	Balance 31-Mar-21 £
All Churches Fund	-	2,000	2,000	-	-
Anchor Foundation	-	3,500	3,500	-	-
Church Urban Fund	200	-	200	-	-
Church Welfare Association	3,000	4,000	3,384	-	3,616
Flat Setup Fund	-	120	120	-	-
GEM Grant Fund	-	10,000	6,807	-	3,193
Gift Aid Fund	28	-	-	-	28
Housing Fund	-	29,804	29,804	-	-
Jerusalem Trust	-	12,000	2,958	-	9,042
Staff Well-being Fund	-	100	-	-	100
	3,228	61,524	48,773	-	15,979

PREVIOUS FINANCIAL PERIOD

	Balance 06-Aug-18 £	Income £	Expenditure £	Transfers £	Balance 30-Sep-19 £
Church Urban Fund	-	2,500	2,300	-	200
Church Welfare Association	-	6,000	3,000	-	3,000
Flat Setup Fund	-	687	687	-	-
Gift Aid Fund	-	28	-	-	28
	-	9,215	5,987	-	3,228

Restricted funds are wholly represented by the charity's cash reserves and are to be expended as specified above.

6. Investments

The CIO held no fixed assets investments during this or the previous financial period.

7. Cash at Bank and in Hand

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-21 £	Total 30-Sep-19 £
Cash at Bank & in Hand	3,018	15,979	18,997	14,773
	3,018	15,979	18,997	14,773

8. Debtors and Prepayments

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-21 £	Total 30-Sep-19 £
Gift Aid Tax Recoverable	468	-	468	2,342
	468	-	468	2,342

9. Creditors: Amounts Falling Due Within One Year

	Unrestricted Fund £	Restricted Fund £	Total 31-Mar-21 £	Total 30-Sep-19 £
PAYE & N.I	427	-	427	-
Independent Examiners Fees	500	-	500	-
	927	-	927	-

10. Creditors: Amounts Falling Due in More Than One Year

The CIO held no long term liabilities during this or the previous financial period.

11. Staff Costs and Numbers

	TOTAL 2019/21 £	TOTAL 2018/19 £
Gross Wages, Salaries & Fees	36,167	7,111
Employer's National Insurance Costs	813	-
Pension Contributions	952	213
	37,932	7,324

Employees who were engaged in each of the following activities:

	TOTAL 2019/21	TOTAL 2018/19
Charitable Activities	0	0.2
Fundraising	0.1	0.1

The total amount paid to key management personnel for their services to the charity during the period was £29,232.

The Charity operates a PAYE scheme to pay all members of employed staff and no employees received emoluments in excess of £60,000 (2018/19:None).

12. Trustees and Other Related Parties

No payments were made to trustees or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them. (2018/19:None)

13. Risk Assessment

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

14. Reserves Policy

The Trustees have considered the level of reserves they wish to retain, appropriate to the CIO's needs. This is based on the CIO's size and the level of financial commitments held. The Trustees aim to ensure the CIO will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The Trustees will endeavour not to set aside funds unnecessarily.

15. Public Benefit

The CIO acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the CIO has achieved this are provided in the Trustees report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the CIO should undertake.

Independent Examiner's Report on the Accounts

Report to the trustees/ members of Orchards on the accounts for the period ended 31st March 2021 set out on pages 12 to 20.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity'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 145 of the Charities Act,
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- 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 charity 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 matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

W:M Hall LLB
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Date: 22nd December 2021