

MILL END BAPTIST CHURCH

England & Wales · Charity number 1149363

Details

Other names MEBC

Status Registered

Legal form Other

Registered 2012-10-17

Register [View on the Charity Commission register](#)

Contact

Address Mill End Baptist Church
Field Way
Rickmansworth
WD3 7EL

Phone 01923441115

Email mebchurch@millendbaptist.org.uk

Website www.millendbaptist.org.uk

Activities

Objects: THE PRINCIPAL PURPOSE OF THE CHURCH IS 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.

Activities: Provision of activities to both members and community aiming to show the love of Jesus Christ in both word and deed, including provision of regular public services of Christian worship, children's activities, toddler groups and a 'Pastimes' group mainly for older folk plus various other activities throughout the year. The Church has also been active in the formation of the Rickmansworth food bank.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Hertfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£194,523	£151,926	-	-
2023-12-31	£125,267	£140,442	-	-
2022-12-31	£163,128	£131,451	-	-
2021-12-31	£186,017	£213,233	-	-
2020-11-30	£146,595	£134,308	-	-

Trustees

Name	Role	Appointed
Gary James Duke		2021-04-27
Lindsay MacDonald		2025-05-22
Nick Corden		2019-04-29
Rev James Harling John Findlow		2020-05-01

MILL END BAPTIST CHURCH

England & Wales - Charity number 1149363

Accounts



mill end
baptist church

Accounts for the 12 months ended

31st December 2024

Registered Charity No. 1149363



**MILL END BAPTIST CHURCH ANNUAL REPORT FOR THE YEAR ENDED
31 December 2024**

Registered Address

Mill End Baptist Church,
Field Way,
Rickmansworth,
Hertfordshire, WD3 7EL

Charity Registration Number 1149363

Trustees who served during the year

Rev J Findlow (Minister)
Mr. N Corden (Treasurer)
Mr. G. Hawkings
Mrs C Badu Amoah
Mr G Duke

Property Trustees

The Baptist Union Corporation Limited,
Baptist House,
129 Broadway,
Didcot,
Oxfordshire, OX11 8RT

Principal Bankers

HSBC Bank plc, 73 High Street, Watford, Hertfordshire, WD17 2DS

Independent Examiner

Amanda Oldershaw

The Trustees present their Annual Report and financial statements for 2024.

Structure, Governance and Management

The Charity is governed by an Approved Governing Document. Members of the Church are accepted in accordance with the Constitution. Baptism by immersion upon personal profession of faith is the normal mode of entry into the membership of a Baptist Church. However, the Church applies open membership so that individuals may, at the discretion of the Church Members' meeting, be accepted for full membership based on their own public profession of faith in Jesus Christ.

The Members' Meeting normally takes place five times per year and has responsibility for the overall policy of the Church. In accordance with the Constitution, the Members appoint Trustees including the Minister, the Church Secretary and the Treasurer. The Trustees are principally responsible for the financial and legal aspects of the charity and discuss opportunities and address challenges to furthering the Church's work.

The Leadership Team bring matters to the Church meeting for discussion and as appropriate, acceptance, or by raising matters within a Church meeting for further discussion and consideration. In addition, our leadership structure includes three Ministry Teams covering (i) Discipleship, (ii) Mission and Outreach and (iii) Premises, Finance, Administration and Employment (PFAE). These Teams are chaired by a member of the Leadership Team, report directly to the Members and enable a greater involvement of individuals who are involved with specific ministries to share with each other and, at the same time, release new gifts from within the congregation. This has freed our Trustees from some of their detailed responsibilities and enables them to concentrate more on their statutory responsibilities.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by Members in the Church meeting for further consideration by the Trustees. Although the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

All Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

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The Church occupies premises which are held by the Baptist Union Corporation Ltd, on Trusts which are entirely compatible with the above objective.

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord; running courses for people interested in discovering more about Christianity is central to the work and witness of the Church, as is the provision of regular public services of Christian worship. These services take place each Sunday at 10.15am. There are also occasional services at other times together with other events which are advertised on the website at www.millendbaptist.org.uk. There is a full children's and youth programme during the morning services. The Church seeks to be a friendly and welcoming community and anybody is free to attend any of these events.

The Church runs a series of small groups for the growth of faith and discipleship in the homes of some Members, and further details of these can be obtained from our website, or at the Sunday worship services. There is a Pastoral Care team of volunteers which provides an informal supportive service for both Members and non-Members of the fellowship.

Throughout 2024 the church ran a Toddler Group which meets in the Church premises on Thursday mornings, with the purpose of assisting the community and demonstrating the love of Jesus Christ through providing a safe and fun environment where toddlers and their carers from the local community can find friendship and encouragement.

The Church supports the Mill End Community Trust, the organiser of the Rickmansworth food bank, providing practical Christian love to the community.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service.

The Trustees have taken note of the Charity Commission general guidance on public benefit, and are satisfied that the activities outlined above clearly demonstrate that the Church is providing a benefit to the public.

Achievements and Performance

The Church does not measure the success of its programs only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. We are as always hugely grateful to our staff who are both committed and hard-working. As a church too we are dependent on a large body of volunteers, without whom we would not be able to continue to function and to carry out so many activities within the church and the local community.

We were greatly encouraged to hold baptism services throughout the year and welcome new members. In 2024 we also appointed Dumni as our worship leader to lead and train our gifted worship team.

Throughout 2024 we continued to run hybrid services, both in-person and online except for 1st Sunday of the month which is 'Super Sunday'. We held special events such as a Community Christmas party and carol service, a light party, men's curry night, Pancake event, quiz night social, family Easter egg hunt, Easter ramble, young adult socials. And specifically targeted collections.

In 2024 we ran an Alpha, a Bible Course and a Marriage Course which were all successful in aiding discipleship.

The Church Youth Work, covering the age range 11-18, continues to flourish. Our aim is to see young people challenged and encouraged in developing their relationship with God. Our Assistant Pastor for youth, children and families brings enthusiasm and changes in equal measure as she works tirelessly to ensure youth, children and toddlers are all supported and developed in a multitude of activities.

In the summer we partnered with other local churches in hosting a Holiday Bible Club called Detonate which was well supported and attended by our church community. Our assistant pastor for youth and children also supported a local youth festival called REAL which was also attended by our young people.

The Church has continued to be generous in its giving to local, national and overseas causes. The growth that we have seen in discipleship and mission can also be attributed to the personal, informal and unscheduled ways that the community pastorally cares for one another.

We continue to run a CAP Life Skills Group which runs from the church and consists of an 8/9-week course, community time and coaching. This course aims to help and support people particularly on a low income with basic life skills including budgeting, energy management, eating well on a budget, healthy living, taking care of mental health and maintaining good relationships.

CAP Money Courses are also held at the Church to assist those wanting help in planning the financial management of their household budgets.

A 'Pop-in' group is open to the community on Tuesday mornings. Although mainly orientated towards older people it is open to anyone who is available to come, including children and young people during the school holidays. The aim is to foster an inclusive and fun atmosphere where people can develop friendships and be supported. This is run by our Community Chaplain with a team of volunteers.

Every Wednesday we open the church for Kings Table welcoming our community, providing hot lunch, refreshments, Wi-Fi, talks, games, exercise, nail bar, hot shower and once a month free haircuts. This continues to be very successful led by our Community Chaplain, Malcolm.

Finance

The results for the period are set out in the accompanying accounts which have been prepared on a receipts and payments basis. The general fund accounts have been reorganized to show more detail and to align more closely with the management accounts and budgets. The Church continues to raise funds from within its own membership and congregation which it needs in order to carry on its activities.

During the year we held a matched giving event which raised over £50,000 from the church congregation; some of this was restricted and the balance of £36,018 was added to general funds. Our total unrestricted income amounted to £151,465, which was an increase of nearly 50% over the previous year.

Our expenditure remained broadly the same as that of 2023, the most significant difference being an increase in mission giving of approximately £5,000 following the increased income (on which we tithe). Overall we made a surplus for the year of £4,751 (2023: deficit of £25,246).

We also received a very generous grant of £40,000 from Trinity Church Chesham for which we are extremely grateful. This has been added to our (restricted) community fund which is used to help fund our general community activities, and in particular the Kings Table.

At the end of 2024 our financial position was stronger than it has been for many years. Our intention is that our reserves will be used to strengthen and to expand our activities next year.

Future Plans

The Leadership Team of the Church remains strong and committed as we move forward with growing faith and optimism. We look forward to how God is going to continue to grow us in 2025.

A handwritten signature in blue ink, appearing to read 'N. Corden', with a long horizontal flourish extending to the right.

Approved by the Trustees on 28th October 2025 and signed on their behalf by Nick Corden (Treasurer).

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES AND MEMBERS OF
MILL END BAPTIST CHURCH (REGISTERED CHARITY No. 1149363)**

I report on the accounts of Mill End Baptist Church for the year ended 31st December 2024 which are set out on pages 1 to 4.

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 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 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 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.

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.

Amanda Oldershaw

Date: 28th October 2025

**MILL END BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE 12 MONTHS ENDED 31 DECEMBER 2024**

GENERAL FUND (Unrestricted)	2024		2023	
	£	£	£	£
Receipts				
Donations				
Pledged gifts	85,699		83,488	
Matched giving	36,018		467	
Tax refunds	20,341		19,512	
Cash offerings & other income	<u>263</u>		<u>1,598</u>	
		142,321		104,598
Other income				
Bank interest	4,270		11	
FIT Income	1,834		1,909	
Lettings	<u>3,039</u>		<u>3,390</u>	
		9,144		5,310
Total receipts		<u>151,465</u>		<u>109,908</u>
Payments				
Discipleship				
Pulpit supply	20		850	
Pastors expenses	502			
Assistant pastor expenses	239			
Youth work	963		456	
Kigs Kids	474		359	
Discipleship and training	1,061		108	
Pastoral	968			
Worship	<u>2,019</u>		<u>1346</u>	
		6,246		3119
Mission				
Local misison	5,940			
Toddlers	682			
Mission publicity and events	1,309			
CAP	700			
Mission other	<u>1,838</u>			
		10,469		7,063
Premises, finance administration				
Church premises	20,630		20,225	
Manse	6,289		5,095	
General/central costs	87,489		87162	
Baptist Union	<u>385</u>		<u>1500</u>	
		114,793		113982
Sub-Total payments		<u>131,508</u>		<u>124164</u>
Transfer to Mission Fund		<u>15,206</u>		10990
Total Costs		<u>146,714</u>		<u>135,154</u>
Surplus/(Deficit) for the year		<u>4,751</u>		<u>(25,246)</u>
Transfer from toddlers and pastimes				3,557
Transfer from warm room fund		20,886		18,253
Balance brought forward		0		3,436
Balance carried forward		<u>£25,637</u>		<u>£0</u>

Note: the presentation of the general fund has been changed to provide more detail and to align more closely with the format of the budget and management accounts. The comparative information has been reanalysed in this format where possible.

	2024		2023	
MISSION FUND	Restricted	Designated	Restricted	Designated
Transfer from General Fund		15,206	-	10,990
Trinity tithe				
Special donations	918	-	957	-
Funds available for distribution	<u>918</u>	<u>15,206</u>	<u>957</u>	<u>10,990</u>
Payments				
General Mission donations (see note 2)	-	17,150	-	12,550
Special offerings and other gifts (see note 2)	302	-	1,371	-
Total payments	<u>302</u>	<u>17,150</u>	<u>1,371</u>	<u>12,550</u>
		616	(414)	(1,560)
Balance brought forward	495	3,040	909	4,600
Balance carried forward	<u>£1,111</u>	<u>£1,096</u>	<u>£495</u>	<u>£3,040</u>

**MILL END BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE 12 MONTHS ENDED 31 DECEMBER 2024**

	2024		2023	
	£	£	£	£
PASTIMES AND TODDLER GROUPS (Unrestricted)				
Receipts				
Donations				2,774
		<u>0</u>		<u>2,774</u>
Payments				
Food and drink				(645)
(Deficit) Surplus for the period		<u>0</u>		<u>2,129</u>
Balance brought forward		<u>0</u>		<u>1,428</u>
Transfer to general funds				(3,557)
Balance carried forward		<u><u>£0</u></u>		<u><u>£0</u></u>

	2024		2023	
	£	£	£	£
YOUTH BURSARY FUND				
Receipts				
Donations		-		-
		<u>-</u>		<u>-</u>
Payments				
Support given				
		<u>-</u>		<u>-</u>
Balance brought forward		<u>618</u>		<u>618</u>
Balance carried forward		<u><u>£0</u></u>		<u><u>£0</u></u>

	2024		2023	
	£	£	£	£
STEPHEN FUND				
Receipts				
Donations				4,282
Gift Aid				
Loans repaid		<u>300</u>		
		<u>300</u>		<u>4,282</u>
Payments				
Support given		<u>366</u>		<u>1,712</u>
Loans		<u>2,600</u>		
		<u>2,966</u>		<u>2,570</u>
Net		<u>(2,666)</u>		
Balance brought forward		<u>2,969</u>		<u>399</u>
Balance carried forward		<u><u>£303</u></u>		<u><u>£2,969</u></u>

	2024		2023	
	£	£	£	£
COMMUNITY FUND/WARM ROOM				
Grant from Trinity Church Chesham		40,000		
Warm room grants and donations		<u>1,840</u>		<u>8,303</u>
		<u>41,840</u>		<u>8,303</u>
Transfer to mission giving				
Transfer to general funds:				
To cover deficit			(972)	
Warm room costs	(20,886)	<u>(20,886)</u>	<u>(17,281)</u>	<u>(18,253)</u>
		<u>20,954</u>		<u>(9,950)</u>
Balance brought forward		<u>33,926</u>		<u>43,876</u>
Balance carried forward		<u><u>£54,880</u></u>		<u><u>£33,926</u></u>

**MILL END BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
AS AT 31 DECEMBER 2024**

	31 Dec 2024		31 Dec 2023	
	£		£	
Assets				
HSBC Bank plc		81,797		14,160
Baptist Union		26,887		38,265
CAP release cash		70		70
		<u>£108,754</u>		<u>£52,495</u>
 Representing balances on the following funds				
Unrestricted:	£	£	£	£
Contingency Fund	10,000		10,000	
General Fund	25,637		0	
Pastimes and Toddler Groups	0		0	
		<u>35,637</u>		<u>10,000</u>
Restricted:				
Chrysalis	813		322	
Coffee lounge	13,171			
Misison Fund	2,207		3,535	
Pastors fund	625		625	
Community fund	54,880		33,925	
Youth Bursary Fund	1,118		1,118	
Stephen Fund	303		2,969	
		<u>73,117</u>		<u>42,495</u>
		<u>£108,754</u>		<u>£52,495</u>

The Contingency Fund has been set aside to meet emergency expenses.

Non-monetary assets

The following assets are held for the Church's own use:

- a) The Church premises at Field Way, Rickmansworth.
- b) The Manse at 50 Mount View, Rickmansworth.
- c) The Church also owns the fixtures, furniture and equipment in the Church premises.

Declaration

The accounts set out on pages 3 to 6 for the year ended 31 December 2024 and the statement of assets and liabilities at that date are as approved by the trustees.

N Corden
Treasurer
on behalf of the Trustees

Date: 27-Oct-24

**MILL END BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE 12 MONTHS ENDED 31 DECEMBER 2024**

1 These accounts have been prepared on a Receipts and Payments basis and accord with S133 of the Charities Act 2011.

2 A summary of the gifts to Mission is as follows:

	Mission Fund allocation (Designated)	Special Offerings (Restricted)	Total 2024	Total 2023
	£	£	£	£
Alternatives	600		600	720
Arab World Ministries	800		800	600
Athen Hair Church	1,000		1,000	
Baptist Home Mission	4,500		4,500	
Care for the family				500
Dan Harrison re Uganda	300		300	200
Derby University Christian Union	500		500	
Gert Bergmann	1,500		1,500	1,600
Kaiwa	1,000		1,000	1,000
Leprosy Mission	300		300	
London City Mission				1,201
Mill End Community Association		100	100	
MIND.				500
Minding the Gap	500		500	
Misison 24 Ruanda visit	300		300	
Open Doors	300		300	400
Other		102	102	
Poverty Project Philippines	750		750	750
Restore Hope	400		400	300
Tear Fund			0	1,350
Terry Puttick - London City Mission	500	100	600	1,000
Watford Town Chaplaincy	1,000		1,000	1,000
Watford Schools Trust	400		400	300
Wycliffe Bible Translators	2,500		2,500	2,500
Total Payments made	17,150	302	17,452	13,921

MILL END BAPTIST CHURCH

England & Wales - Charity number 1149363

Accounts



mill end
baptist church

Accounts for the 12 months ended

31st December 2023

Registered Charity No. 1149363



**MILL END BAPTIST CHURCH ANNUAL REPORT FOR THE YEAR ENDED
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ANNUAL REPORT FOR THE YEAR ENDED 31st DECEMBER 2023

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The Church is responsible for a Toddler Group which meets in the Church premises on Thursday mornings, with the purpose of assisting the community and demonstrating the love of Jesus Christ through providing a safe and fun environment where toddlers and their carers from the local community can find friendship and encouragement.

From time to time the Church runs courses, entitled Explore More and Alpha.

The Church Youth Work, covering the age range 11-18, continues to flourish. Our aim is to see young people challenged and encouraged in developing their relationship with God. Our new youth pastor, who was appointed in January 2023 brought enthusiasm and changes in equal measure, but due to personal circumstances left in July. Sarina Mendes took up the role in August and has worked tirelessly since to ensure youth, children and toddlers are all supported and developed in a multitude of activities.

A 'Pop-in' group is open to the community on Tuesday mornings. Although mainly orientated towards older people it is open to anyone who is available to come, including children and young people during the school holidays. The aim is to foster an inclusive and fun atmosphere where people can develop friendships and be supported. This is run by our Community Pastor with a team of volunteers.

The Rickmansworth CAP (Christians Against Poverty) Debt Centre, which covers the WD3 post code area, is based at the Church. A CAP Release Group also runs from Mill End Baptist Church (MEBC) and consists of an eight-week course, community time and coaching which aims to help and support people with life controlling habits, including smoking, gambling, drinking or internet addictions. CAP Money Courses are also held at the Church to assist those wanting help in planning the financial management of their household budgets.

The Church supports the Mill End Community Trust, the organiser of the Rickmansworth food bank, Men in Sheds and associated activities, providing practical Christian love to the community.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service.

The Trustees have taken note of the Charity Commission general guidance on public benefit, and are satisfied that the activities outlined above clearly demonstrate that the Church is providing a benefit to the public.

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We were greatly encouraged to hold baptism services throughout the year and welcome new members. In 2023 we said farewell to Krista who was our Assistant Pastor for youth, children and families as her family moved abroad and we welcomed Sarina who took up this post in August 2023. In 2023 we also appointed Michael as our worship leader to lead and train our gifted worship team.

We have continued to run hybrid services, both in-person and online except for 1st Sunday of the month which is 'Super Sunday'.

We held special events such as a Community Christmas party and carol service, a light party, men's curry night, Pancake event, quiz night social, family Easter egg hunt, Easter ramble, an Encounter evangelism weekend which contained worship and training as well as time sharing our faith on the streets. And specifically targeted collections. The growth that we have seen in discipleship and mission can also be attributed to the personal

The Church has continued to be generous in its giving to local, national and overseas causes. The growth that we have seen in discipleship and mission can also be attributed to the personal, informal and unscheduled ways that the community pastorally cares for one another.

Christians Against Poverty (CAP)

The Rickmansworth CAP (Christians Against Poverty) Debt Centre, which covered the WD3 post code area, and which was based at the Church, closed in 2022.

A new CAP Life Skills Group also runs from the church and consists of an 8/9-week course, community time and coaching. This course aims to help and support people particularly on a low income with basic life skills including budgeting, energy management, eating well on a budget, healthy living, taking care of mental health and maintaining good relationships. We held three courses during 2022. Two courses were ran in the church premises and one at a school in Maple Cross.

CAP Money Courses are also held at the Church to assist those wanting help in planning the financial management of their household budgets.

In October 2022 we opened our church as part of the nationwide initiative to provide warm spaces over the 22/23 winter. Our warm space opened three times a week and provided over those days a free light hot lunch, refreshments, Wi-Fi, talks, games, exercise, nail bar, hot shower and once a month free haircuts. This was very successful. It was visited by Richard Roberts, Leader of the Council, and Herts CC called our warm space an exemplar in Hertfordshire.

FINANCE

The results for the period are set out in the accompanying accounts which have been prepared on a receipts and payments basis. The accounts are for 12 months and the comparatives are for a period of 13 months. The Church continues to raise funds from within its own membership and congregation which it needs in order to carry on its activities. During 2022 our regular donations fell significantly, but this was offset by a reduction in salary costs as we looked for a new Youth Pastor. Overall, whilst we anticipated a large deficit this year, we actually ended up with general reserves of £3,436 to carry forward to the New Year.

Our general fund income totalled £105,238 compared to £129,317 in the previous 13 months, and total expenditure was £103,590 and £124,443 respectively. In addition, we increased our giving through our Mission Fund from £10,885 to £11,100.

We were extremely blessed and hugely grateful to receive from Trinity Baptist Church in Chesham a grant of £50,000 to assist with our warm room and other outreach activities. We received a further grant of £2,000 for the Warm Space, and are carrying the majority of this forward to 2023.

Future Plans

The Leadership Team of the Church remains strong and committed as we move forward with growing faith and optimism. We look forward to how God is going to continue to grow us in 2025! In 2025 we are particularly looking forward to a church weekend away, Alpha course and renovating our welcome to lounge to help us better reach our community.

Approved by the Trustees on 24th October 2023.

A handwritten signature in blue ink, appearing to read 'N. Corden', with a long horizontal flourish extending to the right.

And signed on their behalf by Nick Corden (Treasurer).

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES AND MEMBERS OF
MILL END BAPTIST CHURCH (REGISTERED CHARITY No. 1149363)**

I report on the accounts of Mill End Baptist Church for the year ended 31st December 2023 which are set out on pages 3 to 6.

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 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 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 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.

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.

Amanda Oldershaw



Date:

24 October 2024

**MILL END BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS FOR THE
12 MONTHS ENDED 31 DECEMBER 2023**

GENERAL FUND (Unrestricted)	2023		2022	
	£	£	£	£
Receipts				
Donations				
Pledged gifts	83,488		78,834	
Bequest	467		-	
Tax refunds	19,512		20,146	
Cash offerings & other income	1,131		<u>1,076</u>	
		104,598		100,056
Other income				
Bank interest	11		16	
FIT Income	1,909		1,288	
Lettings	3,390		<u>3,878</u>	
		5,310		<u>5,182</u>
Total receipts		109,908		<u>105,238</u>
Payments				
Administration	4,502		3,515	
Baptist Resources	1,500		1,500	
Children's Work	359		263	
Discipleship and training	108		343	
Mission - Local evangelism	7,063		2,779	
Manse	5,095		4,417	
Ministry	82,660		73,292	
Premises	20,225		14,156	
Catering and sundry expenses	850		1,277	
Worship	1,346		1,090	
Youth work	456		<u>958</u>	
Sub-Total payments	124,164		<u>103,590</u>	
Transfer to Mission Fund	10,990		<u>11,100</u>	
Total Costs		135,154		<u>114,690</u>
Surplus/(Deficit) for the year		(25,246)		<u>(9,452)</u>
Transfer from toddlers and pastimes		3,557		1,481
Transfer from Community fund		18,253		-
Balance brought forward		3,436		<u>11,407</u>
Balance carried forward		£0		<u><u>3,436</u></u>

MISSION FUND	2023		2022	
	Restricted	Designated	Restricted	Designated
Transfer from General Fund	-	10,990	-	11,100
Trinity tithe				5,000
Special donations	957	-	3,510	-
Funds available for distribution	957	10,990	<u>3,510</u>	<u>16,100</u>
Payments				
General Mission donations (see note 2)	-	12,550	-	11,500
Special offerings and other gifts (see note 2)	1,371	-	<u>2,768</u>	-
Total payments	1,371	12,550	<u>2,768</u>	<u>11,500</u>
	(414)	(1,560)	<u>742</u>	<u>4,600</u>
Balance brought forward	909	4,600	<u>167</u>	<u>0</u>
Balance carried forward	£495	£3,040	<u><u>£909</u></u>	<u><u>£4,600</u></u>

**MILL END BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS FOR THE 12
MONTHS ENDED 31 DECEMBER 2023**

	2023		2022	
	£	£	£	£
PASTIMES AND TODDLER GROUPS (Unrestricted)				
Receipts				
Donations		<u>2,774</u>		<u>1,762</u>
		2,774		1,762
Payments				
Food and drink		<u>(645)</u>		<u>(418)</u>
Surplus for the period		2,129		1,344
Balance brought forward		1,428		1,565
Transfer to general funds		<u>(3,557)</u>		<u>(1,481)</u>
Balance carried forward		<u>£0</u>		<u>£1,428</u>

	2023		2022	
	£	£	£	£
YOUTH BURSARY FUND (Restricted)				
Balance brought forward		618		618
Receipts				
Donations		<u>-</u>		<u>-</u>
		618		618
Payments				
Support given		<u>£618</u>		<u>£618</u>
Balance carried forward		<u>£618</u>		<u>£618</u>

	2023		2022	
	£	£	£	£
STEPHEN FUND				
Receipts				
Donations		4,282		200
Gift Aid				143
		<u>4,282</u>		<u>343</u>
Payments				
Support given		<u>1,712</u>		
		2,570		343
Balance brought forward		399		56
Balance carried forward		<u>£2,969</u>		<u>£399</u>

	2023		2022	
	£	£	£	£
COMMUNITY FUND/WARM ROOM (Restricted)				
Grant from Trinity Church Chesham				50,000
Warm room grants and donations		<u>8,303</u>		<u>2,000</u>
		8,303		52,000
Transfer to mission giving				(5,000)
Transfer to general funds:				
To cover deficit		(972)		
Warm room costs		<u>(17,281)</u>		<u>(3,124)</u>
		(9,950)		43,876
Balance brought forward		43,876		0
Balance carried forward		<u>£33,926</u>		<u>£43,876</u>

**MILL END BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES AS AT
31 DECEMBER 2023**

	31 Dec 2023		31 Dec 2022	
	£		£	
Assets				
HSBC Bank plc		14,160		13,000
Baptist Union		38,265		53,266
Kingdom Bank Ltd		0		1,000
CAP release cash		70		70
		<u>£52,495</u>		<u>£67,336</u>
Representing balances on the following funds				
Unrestricted:	£	£	£	£
Contingency Fund	10,000		10,000	
General Fund	0		3,436	
Pastimes and Toddler Groups	<u>0</u>		<u>1,428</u>	
		10,000		14,864
Restricted:				
Chrysalis	322		546	
Mision Fund	3,535		5,909	
Pastors fund	625		625	
Trinity Church fund	33,926		43,875	
Youth Bursary Fund	618		618	
Stephen Fund	2,969		399	
Youth Bequest	<u>500</u>		<u>500</u>	
		42,495		52,472
		<u>£52,495</u>		<u>£67,336</u>

The Contingency Fund has been set aside to meet emergency expenses.

Non-monetary assets

Assets held for the use of the Church are summarised in Note 3

Declaration

The accounts set out on pages 3 to 6 for the year ended 31 December 2023 and the statement of assets and liabilities at that date are as approved by the trustees.

N Corden
Treasurer
on behalf of the Trustees

Date: 24th October 2024

**MILL END BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE 12 MONTHS ENDED 31 DECEMBER 2023**

1 These accounts have been prepared on a Receipts and Payments basis and accord with S133 of the Charities Act 2011.

2 A summary of the gifts to Mission is as follows:

	Mission Fund allocation (Designated)	Special Offerings (Restricted)	Total 2023	Total 2022
	£	£	£	£
Total receipts	10,990	957	11,947	19,610
<i>less payments out:</i>				
Alternatives	600	120	720	621
Arab World Ministries re Yemen appeal	600		600	600
Audrey Taylor - Kaiwa Brazil	1,000		1,000	1,006
Care for the Family	500		500	500
Central Baptist Association	-		-	1,500
Frontiers	-		-	412
Gert Bergmann	1,600		1,600	1,250
Home for Good	-		-	400
London City Mission	500	701	1,201	500
MIND	500		500	-
Open Doors	400		400	-
Dan Harrison		200	200	-
Pakistan Floods	-		-	1,028
Poverty Project Philippines	750		750	750
Restore Hope	300		300	-
Tear Fund	1,000	350	1,350	-
Terry Puttick - London City Mission	1,000		1,000	1,000
Ukraine	-		-	1,701
Watford Town Chaplaincy	1,000		1,000	1,000
Watford Schools Trust	300		300	-
Wycliffe Bible Translators	2,500		2,500	2,000
Total Payments made	12,550	1,371	13,921	14,268
Balance brought forward	4,600	909	5,509	167
Balance carried forward	3,040	495	3,535	£5,509

3 Non-monetary assets

The following assets are held for the Church's own use:

- a) The Church premises at Field Way, Rickmansworth.
- b) The Manse at 50 Mount View, Rickmansworth.
- c) The Church also owns the fixtures, furniture and equipment in the Church premises.

MILL END BAPTIST CHURCH

England & Wales - Charity number 1149363

Accounts



mill end
baptist church

Accounts for the 12 months ended

31st December 2022

Registered Charity No. 1149363



**MILL END BAPTIST CHURCH ANNUAL REPORT FOR THE YEAR ENDED
31 December 2022**

Registered Address

Mill End Baptist Church,
Field Way,
Rickmansworth,
Hertfordshire, WD3 7EL

Charity Registration Number 1149363

Trustees who served during the year

Rev J Findlow (Minister)
Mr. N Corden (Treasurer)
Miss K. Maisey (Secretary)
Mr. G. Hawkings
Mrs C Badu Amoah
Mr G Duke

Property Trustees

The Baptist Union Corporation Limited,
Baptist House,
129 Broadway,
Didcot,
Oxfordshire, OX11 8RT

Principal Bankers

HSBC Bank plc, 73 High Street, Watford, Hertfordshire, WD17 2DS

Independent Examiner

Amanda Oldershaw

ANNUAL REPORT FOR THE YEAR ENDED 31st DECEMBER 2022

The Trustees present their Annual Report and financial statements for 2022.

Structure, Governance and Management

The Charity is governed by an Approved Governing Document. Members of the Church are accepted in accordance with the Constitution. Baptism by immersion upon personal profession of faith is the normal mode of entry into the membership of a Baptist Church. However, the Church applies open membership so that individuals may, at the discretion of the Church Members' meeting, be accepted for full membership based on their own public profession of faith in Jesus Christ.

The Members' Meeting normally takes place five times per year and has responsibility for the overall policy of the Church. In accordance with the Constitution, the Members appoint Trustees including the Minister, the Church Secretary and the Treasurer. The Trustees are principally responsible for the financial and legal aspects of the charity and discuss opportunities and address challenges to furthering the Church's work.

The Leadership Team bring matters to the Church meeting for discussion and as appropriate, acceptance, or by raising matters within a Church meeting for further discussion and consideration.

In addition, our leadership structure includes three Ministry Teams covering (i) Discipleship, (ii) Mission and Outreach and (iii) Premises, Finance, Administration and Employment (PFAE). These Teams are chaired by a member of the Leadership Team, report directly to the Members and enable a greater involvement of individuals who are involved with specific ministries to share with each other and, at the same time, release new gifts from within the congregation. This has freed our Trustees from some of their detailed responsibilities and enables them to concentrate more on their statutory responsibilities.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by Members in the Church meeting for further consideration by the Trustees. Although the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

All Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

Objectives and Activities

The principal purpose of the Charity is the advancement of the Christian faith according to the principles of the Baptist denomination, to including the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

The Church occupies premises which are held by the Baptist Union Corporation Ltd, on Trusts which are entirely compatible with the above objective.

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and to the community generally.

The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord; running courses for people interested in discovering more about Christianity is central to the work and witness of the Church, as is the provision of regular public services of Christian worship. These services take place each Sunday at 10.15am. There are also occasional services at other times together with other events which are advertised on the website at www.millendbaptist.org.uk. There is a full children's programme during the morning services. The Church seeks to be a friendly and welcoming community and anybody is free to attend any of these events.

The Church runs a series of house groups for the growth of faith and discipleship in the homes of some Members, and further details of these can be obtained from the Leadership Team on request, or at the Sunday worship services. There is a Pastoral Care team of volunteers which provides an informal supportive service for both Members and non-Members of the fellowship.

The Church is responsible for a Toddler Group which meets in the Church premises on Thursday mornings, with the purpose of assisting the community and demonstrating the love of Jesus Christ through providing a safe and fun environment where toddlers and their carers from the local community can find friendship and encouragement.

From time to time the Church runs courses, entitled Explore More and Alpha.

The Church Youth Work, covering the age range 11-18, continues to flourish. Our aim is to see young people challenged and encouraged in developing their relationship with God. Our youth pastor moved away in September 2022, and for some months this paid position was vacant. The Church began recruiting and an appointment was made in January 2023.

A 'Pop-in' group is open to the community on Tuesday mornings. Although mainly orientated towards older people it is open to anyone who is available to come, including children and young people during the school holidays. The aim is to foster an inclusive and fun atmosphere where people can develop friendships and be supported. This is run by our Community Pastor with a team of volunteers.

The Rickmansworth CAP (Christians Against Poverty) Debt Centre, which covers the WD3 post code area, is based at the Church. A CAP Release Group also runs from Mill End Baptist Church (MEBC) and consists of an eight-week course, community time and coaching which aims to help and support people with life controlling habits, including smoking, gambling, drinking or internet addictions. CAP Money Courses are also held at the Church to assist those wanting help in planning the financial management of their household budgets.

The Church supports the Mill End Community Trust, the organiser of the Rickmansworth food bank, Men in Sheds and associated activities, providing practical Christian love to the community.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service.

The Trustees have taken note of the Charity Commission general guidance on public benefit, and are satisfied that the activities outlined above clearly demonstrate that the Church is providing a benefit to the public.

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The church has greatly benefited from the relaxing of Covid restrictions and with more face to face contact and community development. We are as always very grateful to our staff who have adapted and continued to work effectively under trying circumstances coming out of the pandemic. We also are thankful to those behind the scenes who have provided care and support in many different ways, particularly to those most isolated by Covid, and to those who have stepped in to set up systems to take our activities successfully online.

From this year we run hybrid services, both in-person and online except for 1st Sunday of the month which is 'Super Sunday'. This is a seeker-friendly week where we begin with refreshments, a shorter in-person only service, followed by a free lunch and story spot. We are grateful that this has enabled us to engage with wider community and 'our fringe'. Other groups such as Toddlers was able to resume and thrive uninterrupted by the pandemic. At the end of the year we launched our 'Warm welcome' space which provided a space for the community to come and gather as the increased cost of living began to take hold.

We held special events such as a Community Christmas party and carol service, a light party, men's curry night, Alpha course, community farm day, Passover meal, family Easter egg hunt, Easter ramble, and we responded to the Ukraine crisis through extra collections.

The Church has continued to be generous in its giving to local, national and overseas causes.

Christians Against Poverty (CAP)

The Rickmansworth CAP (Christians Against Poverty) Debt Centre, which covered the WD3 post code area, and which was based at the Church, closed in 2022.

A new CAP Life Skills Group also runs from the church and consists of an 8/9-week course, community time and coaching. This course aims to help and support people particularly on a low income with basic life skills including budgeting, energy management, eating well on a budget, healthy living, taking care of mental health and maintaining good relationships. We held three courses during 2022. Two courses were ran in the church premises and one at a school in Maple Cross.

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FINANCE

Our general fund income totalled £105,238 compared to £129,317 in the previous 13 months, and total expenditure was £103,590 and £124,443 respectively. In addition, we increased our giving through our Mission Fund from £10,885 to £11,100.

We received a grant of £50,000 to assist with our warm room and other outreach activities. We received a further grant of £2,000 for the Warm Space, and are carrying the majority of this forward to 2023.

The Leadership Team of the Church remains strong and committed as we move forward with growing faith and optimism.

Future Plans

Approved by the Trustees on 26th October 2023.

And signed on their behalf by Nick Corden (Treasurer).



And signed on their behalf by Nick Corden (Treasurer).

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES AND MEMBERS OF MILL END BAPTIST CHURCH (REGISTERED CHARITY No. 1149363)

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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 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;
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Basis of Independent examiner's statement

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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.

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.

Amanda Oldershaw

Date: 26th October 2023

**MILL END BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE 12 MONTHS ENDED 31 DECEMBER 2022**

GENERAL FUND (Unrestricted)	2022		2021	
	£	£	£	£
Receipts				
Pledged gifts	78,834		97,605	
Tax refunds re general fund	20,146		22,812	
Cash offerings & other income	1,076		3,824	
Bank interest	16		434	
FIT Income	1,287		2,312	
Lettings	3,878		2,331	
Total receipts		105,238		129,317
Payments				
Administration	3,515		4,205	
Baptist Resources	1,500		1,589	
Children's Work	263		580	
Discipleship and training	343		40	
Mission - Local evangelism	2,779		4,353	
Manse	4,417		9,898	
Ministry	73,292		92,673	
Premises	14,156		9,535	
Catering and sundry expenses	1,277		295	
Worship	1,090		382	
Youth work	958		894	
Sub-Total payments	103,590		124,443	
Transfer from toddlers and pastimes	(1,481)		(1,955)	
Transfer to Mission Fund	11,100		10,885	
Total Costs		113,209		133,373
Surplus/(Deficit) for the year		(7,971)		(4,056)
Balance brought forward		11,407		15,463
Balance carried forward		£3,436		£11,407

MISSION FUND	2022		2021	
	Restricted	Designated	Restricted	Designated
Transfer from General Fund	-	11,100	-	10,885
Trinity tithe		5,000		
Restricted donations	3,510		1,170	-
Funds available for distribution	3,510	16,100	1,170	10,885
Payments				
General Mission donations (see note 2)		11,500	-	
Special offerings and other gifts (see note 2)	2,768		2,563	10,885
Total payments	2,768	11,500	2,563	0
	742	4,600	(1,393)	0
Balance brought forward	167	0	1,560	0
Balance carried forward	£909	£4,600	£167	£0

**MILL END BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE 12 MONTHS ENDED 31 DECEMBER 2022**

	2022		13 months to November 2021	
	£	£	£	£
PASTIMES AND TODDLER GROUPS (Unrestricted)				
Receipts				
Donations		<u>1,762</u>		<u>675</u>
		1,762		675
Payments				
Food and drink	418		104	
		<u>418</u>		<u>104</u>
(Deficit) Surplus for the period		<u>1,344</u>		<u>571</u>
Transfer to general funds		(1,481)		(1,955)
Balance brought forward		<u>1,565</u>		<u>2,949</u>
Balance carried forward		<u><u>£1,428</u></u>		<u><u>£1,565</u></u>

	2022		2021	
	£	£	£	£
TOILETS BUILDING FUND (Restricted)				
Donations	120		4,559	
Gift aid	155		988	
Grants		<u>275</u>	<u>48,550</u>	<u>54,097</u>
Payments				
Architect and planning				
Building	432	432	74,964	74,964
(Deficit) surplus for the period		<u>(157)</u>		<u>(20,867)</u>
Balance brought forward		<u>157</u>		<u>21,024</u>
Balance carried forward		<u><u>£0</u></u>		<u><u>£157</u></u>

	2022		2021	
	£	£	£	£
YOUTH BURSARY FUND (Restricted)				
Balance brought forward		618		618
Receipts				
Donations		<u>-</u>		<u>-</u>
		618		618
Payments				
Support given				
Balance carried forward		<u><u>£618</u></u>		<u><u>£618</u></u>

	2022		2021	
	£	£	£	£
STEPHEN FUND (Restricted)				
Receipts				
Donations		200		758
Gift Aid		143		
		<u>343</u>		<u>758</u>
Payments				
Support given				965
Surplus for the period		<u>343</u>		<u>(208)</u>
Balance brought forward		<u>56</u>		<u>264</u>
Balance carried forward		<u><u>£399</u></u>		<u><u>£56</u></u>

	2022		2021	
	£	£	£	£
COMMUNITY FUND/WARM ROOM (Restricted)				
Receipts				
Grant from Chesham Baptisit Church		50,000		
Warm room council grant		<u>2,000</u>		
		52,000		
Payments				
Transfer to mission giving	-	5,000		
Warm room costs	-	<u>3,124</u>		
Surplus for the period		<u><u>43,876</u></u>		

**MILL END BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
AS AT 31 DECEMBER 2022**

	31 Dec 2022		31 Dec 2021
	£		£
Assets			
HSBC Bank plc	13,000		20,826
Baptist Union	53,265		3,265
Kingdom Bank Ltd	1,000		1,000
CAP release cash	70		70
	<u>£67,336</u>		<u>£25,161</u>
Representing balances on the following funds			
Unrestricted:	£	£	£
Contingency Fund	10,000		10,000
General Fund	3,436		11,407
Pastimes and Toddler Groups	<u>1,428</u>		<u>1,565</u>
	14,864		22,972
Restricted:			
Chrysalis	546		691
Building fund			157
Mission Fund	5,909		167
Pastor's fund	625		
Trinity Church fund	43,875		
Youth Bursary Fund	618		618
Stephen Fund	399		56
Youth Bequest	<u>500</u>		<u>500</u>
	52,472		2,189
	<u>£67,336</u>		<u>£25,161</u>

The Contingency Fund has been set aside to meet emergency expenses.

Non-monetary assets

Assets held for the use of the Church are summarised in Note 3

Declaration

The accounts set out on pages 3 to 6 for the year ended 31 December 2022 and the statement of assets and liabilities at that date are as approved by the trustees.

N Corden
Treasurer
on behalf of the Trustees

Date:

**MILL END BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE 12 MONTHS ENDED 31 DECEMBER 2022**

1 These accounts have been prepared on a Receipts and Payments basis and accord with S133 of the Charities Act 2011.

2 A summary of the gifts to Mission is as follows:

	Mission Fund allocation (Designated) £	Special Offerings (Restricted) £	Total 2022 £	Total 2021 £
Total receipts	16,100	3,510	19,610	12,055
<i>less payments out:</i>				
Afirm				
Alternatives Watford	600	21	621	0
Arab World Ministries re Yemen appeal	600		600	0
Audrey Taylor - Kaiwa Brazil	1,000	6	1,006	500
Bartimaeus Trust - Sharp School	0		0	500
Care for the Family	500		500	0
Central Baptist	1,500		1,500	0
Frontiers	400	12	412	0
Gert Bergmann	1,250		1,250	1,000
Home for Good	400		400	0
Hope for Justice	0		0	25
London City Mission	500		500	2,545
Open Doors	0		0	220
Other			0	1,000
Pakistan Floods		1,028	1,028	
Poverty Project Philippines	750		750	0
Samara Aid	0		0	548
Terry Puttick - London City Mission	1,000		1,000	2,000
Ukraine		1,701	1,701	
Watford Town Chaplaincy	1,000		1,000	1,050
WRAP	0		0	35
Wycliffe Bible Translators	2,000		2,000	2,000
Total Payments made	11,500	2,768	14,268	11,423
Balance brought forward	0	167	167	1,560
Balance carried forward	£4,600	£909	£5,509	£2,192

Note: the bulk of outstanding restricted funds was paid out in February 2023

3 Non-monetary assets

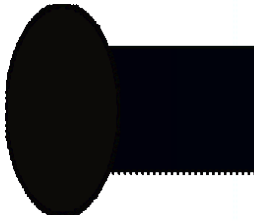
The following assets are held for the Church's own use:

- a) The Church premises at Field Way, Rickmansworth.
- b) The Manse at 50 Mount View, Rickmansworth.
- c) The Church also owns the fixtures, furniture and equipment in the Church premises.

MILL END BAPTIST CHURCH

England & Wales - Charity number 1149363

Accounts



Mill End Baptist Church

Accounts for the 13 months ended

31st December 2021

Registered Charity No. 1149363



**MILL END BAPTIST CHURCH ANNUAL REPORT FOR THE PERIOD ENDED
31 December 2021**

Registered Address

Mill End Baptist Church,
Field Way,
Rickmansworth,
Hertfordshire, WD3 7EL

Charity Registration Number 1149363

Trustees who served during the year

Rev J Findlow (Minister)
Mr. N Corden (Treasurer)
Miss K. Maisey (Secretary)
Ms E Small (resigned 26th April 2021)
Mrs D Arthurs (resigned 26th April 2021)
Mr T Arthurs (resigned 26th April 2021)
Mr. G. Hawkings
Mrs C Badu Amoah (appointed 26th April 2021)
Mr G Duke (appointed 26th April 2021)

Property Trustees

The Baptist Union Corporation Limited,
Baptist House,
129 Broadway,
Didcot,
Oxfordshire, OX11 8RT

Principal Bankers

HSBC Bank plc, 73 High Street, Watford, Hertfordshire, WD17 2DS

Independent Examiner

Amanda Oldershaw

ANNUAL REPORT FOR THE 13 MONTHS ENDED 31st DECEMBER 2021

The Trustees present their Annual Report and financial statements for 2021.

Structure, Governance and Management

The Charity is governed by an Approved Governing Document. Members of the Church are accepted in accordance with the Constitution. Baptism by immersion upon personal profession of faith is the normal mode of entry into the membership of a Baptist Church. However, the Church applies open membership so that individuals may, at the discretion of the Church Members' meeting, be accepted for full membership based on their own public profession of faith in Jesus Christ.

The Members' Meeting normally takes place five times per year and has responsibility for the overall policy of the Church. In accordance with the Constitution, the Members appoint Trustees including the Minister, the Church Secretary and the Treasurer. The Trustees are principally responsible for the financial and legal aspects of the charity and discuss opportunities and to address challenges to furthering the Church's work.

The Leadership Team will bring matters to the Church meeting for discussion and as appropriate, acceptance, or by raising matters within a Church meeting for further discussion and consideration by themselves.

In addition, our leadership structure includes three Ministry Teams covering (i) Discipleship, (ii) Mission and Outreach and (iii) Premises, Finance, Administration and Employment (PFAE). These Teams are chaired by a member of the Leadership Team, report directly to the Members and enable a greater involvement of individuals who are involved with specific ministries to share with each other and, at the same time, release new gifts from within the congregation. This has freed our Trustees from some of their detailed responsibilities and enables them to concentrate more on their statutory responsibilities.

Relevant matters may be submitted to the Church meeting by the Trustees for guidance or may be raised by Members in the Church meeting for further consideration by the Trustees. Although the Constitution permits decisions to be made at Church meetings by appropriate majorities, the Church seeks to work by consensus wherever possible.

All Members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective.

During the year three of our trustees stepped down from office; we thank them for their hard work and Godly wisdom in dealing with the affairs of the Church.

Objectives and Activities

The principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

The Church occupies premises which are held by the Baptist Union Corporation Ltd, on Trusts which are entirely compatible with the above objective.

In order to achieve the principal objective which is set out above, the Church provides a variety of activities both to its membership and to the community generally. The aim

is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.

in parenting, and courses for people interested in discovering more about Christianity Central to the work and witness of the Church is the provision of regular public services of Christian worship. These services take place each Sunday at 10.15am. There are also occasional services at other times together with other events which are advertised on the website at www.millendbaptist.org.uk. There is a full children's programme during the morning services. The Church seeks to be a friendly and welcoming community and anybody is free to attend any of these events.

The Church runs a series of house groups for the growth of faith and discipleship in the homes of some Members, and further details of these can be obtained from the Leadership Team on request, or at the Sunday worship services. There is a Pastoral Care team of volunteers which provides an informal supportive service for all Members of the fellowship.

The Church is responsible for a Toddler Group which meets in the Church premises on Thursday mornings, with the purpose of assisting the community and demonstrating the love of Jesus Christ through providing a safe and fun environment where toddlers and their carers from the local community can find friendship and encouragement.

From time to time the Church runs courses, entitled Explore More and Alpha.

The Church Youth Work, covering the age range 11-18, continues to flourish being led by a paid youth worker. Our aim is to see young people challenged and encouraged in developing their relationship with God.

A 'Pastimes' group is open to the community on Tuesday mornings. Although mainly orientated towards older people it is open to anyone who is available to come, including children and young people during the school holidays. The aim is to foster an inclusive and fun atmosphere, where people can develop friendships and be supported.

The Rickmansworth CAP (Christians Against Poverty) Debt Centre, which covers the WD3 post code area, is based at the Church. A CAP Release Group also runs from Mill End Baptist Church (MEBC) and consists of an eight-week course, community time and coaching which aims to help and support people with life controlling habits, including smoking, gambling, drinking or internet addictions. CAP Money Courses are also held at the Church to assist those wanting help in planning the financial management of their household budgets.

The Church supports the Mill End Community Trust, the organiser of the Rickmansworth food bank, Men in Sheds and associated activities, providing practical Christian love to the community.

The Church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted with regard to the Disclosure and Barring Service.

The Trustees have taken note of the Charity Commission general guidance on public benefit, and are satisfied that the activities outlined above clearly demonstrate that the Church is providing a benefit to the public.

Achievements and Performance

The Church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. As with all churches we have continued to adapt to the consequences of Covid. We have been imaginative and creative and as always are very grateful to our staff who have adapted and continued to work effectively under trying circumstances. We also are thankful to those behind the scenes who have provided care and support in many different ways, particularly to those most isolated by Covid, and to those who have stepped in to set up systems to take our activities successfully online.

Following his arrival last year James Findlow, our pastor has at last been able to meet members of the Church in person and to continue cultivating relationships across the Church's activities.

Because of Covid there were no Baptisms during the year, but two people became Members of the Church. As in 2020 a significant number of our normal Sunday services were replaced by live online services which were viewed by most of our regular congregation; those without internet were supplied recorded copies of the meetings. With the easing of Covid restrictions the in-person services were finally resumed. Home groups continued online as did youth events, but events such as Mothers and Toddlers and Pastimes were temporarily suspended.

At 31st December 2021, the membership total stood at sixty-nine Members.

The Church has continued to be generous in its giving to local, national and overseas causes.

Christians Against Poverty (CAP)

During the year we ran two CAP money courses with attendees from both the Church and the local community. Due to Covid 19 these were on line. The course covers budgeting, managing money, using cash, saving and reducing debt.

During the year the Rickmansworth CAP Debt Centre, based at MEBC and which covers the WD3 post code area, continued to help individuals and families in debt. Due to Covid 19 we moved our service to online and telephone connection but were still able to progress cases. As restrictions eased we restarted face to face contact. Over the year we have helped other families to start tackling their debt as well as drawing them into the wider church community.

The CAP Fresh Start team ran one eight-week course as well as community time over the time period. Community Time continued over the whole year. The course aims to help and support people with life controlling habits, like smoking, gambling, drinking or internet addictions.

Financial Review

The results for the period are set out in the accompanying accounts which have been prepared on a receipts and payments basis. During the year the Church changed its year end from November to December; these accounts therefore cover a period of 13 months. The Church continues to raise funds from within its own membership and congregation which it needs to carry on its activities. During 2021 the number of regular individual donors was relatively stable and after adjusting for the long period of account, income was broadly similar to that of the previous period. The most significant recurring expense relates to ministry which includes the costs of employment of the Pastor, Community Pastor, Youth Work Leader and Children's Work Leader. The Pastor and Community Pastor lead and co-ordinate the Church's

activities including the Sunday services, overseeing the pastoral care for the congregation and others and equip and encourage the membership in their life, Christian witness and service. The interregnum continued through the first half of the financial year as did the letting of the Manse.

During the year we continued to fund-raise to refurbish the toilets, instal a new shower and to provide an improved office space. We would like to acknowledge the generosity of HS2 Community and Environment Fund, the Bernard Sunley Foundation, the Hobson Charity and the Benefact Trust, who together provided grant funding of £48,549 for this project. The refurbishment was successfully completed during the year and has greatly improved the amenities for Church users and provided a dedicated office space.

In detail, our general income totaled £129,317 (2020 - £113,884) and our expenditure before giving to the mission fund was £124,443 (2020- £113,041). Our mission giving was £10,885 (2020 - £9,684). Total reserves at the year-end were £25,161 (2020 - £52,377) of which £2,189 (2020- £23,966) were restricted as to their use.

The Church is heavily dependent on its congregation working as volunteers in all aspects of the Church's activities, many of which run with little or no impact on the Church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives. The Church expressed its part in the life of the wider church by making donations to local, national and international organisations with Christian aims and objectives compatible with the Church's own charitable purpose. The Trustees have established a reserves policy which aims to keep approximately three months running costs in free reserves. Actual free reserves at the year-end were £22,972 (2020- £28,411) which was considered to be satisfactory.

Future Plans

We have restarted many of our activities again in 2021, but there was a significant drop in the numbers attending them. We plan to renew our activities with enthusiasm to strengthen the membership and to continue to build links with the local community.

The Leadership Team of the Church remains strong and committed as we move forward with growing faith and optimism.

Approved by the Trustees on 19th October 2022.

A handwritten signature in blue ink, appearing to read 'N. Corden', with a long horizontal flourish extending to the right.

And signed on their behalf by Nick Corden (Treasurer).

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES AND MEMBERS OF MILL END BAPTIST CHURCH (REGISTERED CHARITY No. 1149363)

I report on the accounts of Mill End Baptist Church for the 13 months ended 31 December 2021 which are set out on pages 3 to 6.

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 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 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 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.

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.

Amanda Oldershaw

Date: 19th October 2022

**MILL END BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE 13 MONTHS ENDED 31 DECEMBER 2021**

GENERAL FUND (Unrestricted)	2021		12 months to November 2020	
	£	£	£	£
Receipts				
Pledged gifts	97,605		86,920	
Tax refunds re general fund	22,812		17,630	
Cash offerings & other income	3,824		7,124	
Bank interest	434		125	
FIT Income	2,312		1,160	
Lettings	2,331		925	
Total receipts		129,317		113,884
Payments				
Administration	4,205		3,430	
Baptist Resources	1,589		1,589	
Children's Work	580		493	
Discipleship and training	40		972	
Mission - Local evangelism	4,353		3,878	
Manse	9,898		10,186	
Ministry	92,673		70,268	
Premises	9,535		18,691	
Catering and sundry expenses	295		105	
Worship	382		3,004	
Youth work	894		425	
Sub-Total payments	124,443		113,041	
Transfer from toddlers and pastimes	(1,955)			
Transfer to Mission Fund	10,885		9,684	
Total Costs		133,373		122,725
Surplus/(Deficit) for the year		(4,056)		(8,841)
Balance brought forward		15,463		24,304
Balance carried forward		<u>£11,407</u>		<u>£15,463</u>

MISSION FUND	2021		2020	
	Restricted	Designated	Restricted	Designated
Transfer from General Fund	-	10,885	-	9,684
Special offerings received	1,170	-	1,058	-
Funds available for distribution	1,170	10,885	1,058	9,684
Payments				
General Mission donations (see note 2)	-		-	9,684
Special offerings and other gifts (see note 2)	2,563	-	1,331	-
Total payments	2,563	0	1,331	9,684
	(1,393)	10,885	(273)	0
Balance brought forward	1,560	0	1,833	0
Balance carried forward	<u>£167</u>	<u>£10,885</u>	<u>£1,560</u>	<u>£0</u>

**MILL END BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE 13 MONTHS ENDED 31 DECEMBER 2021**

	2021		12 months to November 2020	
	£	£	£	£
PASTIMES AND TODDLER GROUPS (Unrestricted)				
Receipts				
Donations		<u>675</u>		<u>558</u>
		675		558
Payments				
Food and drink	104		15	
		<u>104</u>		<u>15</u>
(Deficit) Surplus for the period		<u>571</u>		<u>543</u>
Transfer to general funds		(1,955)		
Balance brought forward		<u>2,949</u>		<u>2,406</u>
Balance carried forward		<u><u>£1,565</u></u>		<u><u>£2,949</u></u>

	2021		2020	
	£	£	£	£
TOILETS BUILDING FUND				
Donations	4,559		24,236	
Gift aid	988		3,727	
Grants	<u>48,550</u>	<u>54,097</u>		<u>27,963</u>
Payments				
Architect and planning			6,939	
Building	<u>74,964</u>	<u>74,964</u>		<u>6,939</u>
(Deficit) surplus for the period		<u>(20,867)</u>		<u>21,024</u>
Balance brought forward		<u>21,024</u>		<u>21,024</u>
Balance carried forward		<u><u>£157</u></u>		<u><u>£21,024</u></u>

	£	£
YOUTH BURSARY FUND		
Balance brought forward	618	618
Receipts		
Donations	<u>-</u>	<u>-</u>
	618	618
Payments		
Support given		
Balance carried forward	<u><u>£618</u></u>	<u><u>£618</u></u>

	£	£
STEPHEN FUND		
Receipts		
Donations	758	2,657
Gift Aid		475
	<u>758</u>	<u>3,132</u>
Payments		
Support given	<u>965</u>	<u>3,298</u>
	(208)	(166)
Balance brought forward	<u>264</u>	<u>430</u>
Balance carried forward	<u><u>£56</u></u>	<u><u>£264</u></u>

**MILL END BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
AS AT 31 DECEMBER 2021**

	31 Dec 2021		30 Nov 2020
	£		£
Assets			
HSBC Bank plc	20,826		18,203
Baptist Union	3,265		33,104
Kingdom Bank Ltd	1,000		1,000
CAP release cash	70		70
	<u>£25,161</u>		<u>£52,377</u>
Representing balances on the following funds			
Unrestricted:	£	£	£
Contingency Fund	10,000		10,000
General Fund	11,407		15,462
Pastimes and Toddler Groups	<u>1,565</u>		<u>2,949</u>
	22,972		28,411
Restricted:			
Chrysalis	691		0
Building fund	157		21,024
Misison Fund	167		1,560
Youth Bursary Fund	618		618
Stephen Fund	56		264
Youth Bequest	<u>500</u>		<u>500</u>
	2,189		23,966
	<u>£25,161</u>		<u>£52,377</u>

The Contingency Fund has been set aside to meet emergency expenses.

Non-monetary assets

Assets held for the use of the Church are summarised in Note 3

Declaration

The accounts set out on pages 3 to 6 for the year ended 31 December 2021 and the statement of assets and liabilities at that date are as approved by the trustees.

N Corden
Treasurer
on behalf of the Trustees

Date: 19th October 2022

**MILL END BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE 13 MONTHS ENDED 31 DECEMBER 2021**

1 These accounts have been prepared on a Receipts and Payments basis and accord with S133 of the Charities Act 2011.

2 A summary of the gifts to Mission is as follows:

	Mission Fund allocation (Designated) £	Special Offerings (Restricted) £	Total 2021 £	Total 2020 £
Total receipts	10,885	1,170	12,055	10,742
<i>less payments out:</i>				
Afirm				500
Arab World Ministries re Yemen appeal				464
Audrey Taylor - Kaiwa Brazil	500		500	1,200
Other gifts re Kaiwa				
Bartimaeus Trust - Sharp School	500		500	600
Care for the Family	500			
Crocus	500			
Frontiers	400	225		
Gert Bergmann	1,000		1,000	850
Home for Good	400			
Hope for Justice		25	25	
Josh St Lyon				170
Lindsay MacDonald				800
London City Mission	1,000	1,545	2,545	1,031
Noria				500
Open Doors		220	220	
Other	1,000		1,000	
Poverty Project Philippines				750
Samara Aid		548	548	0
Terry Puttick - London City Mission	2,000		2,000	1,000
Watford Town Chaplaincy	1,050		1,050	1,000
Watford Schools Trust				150
WRAP	35		35	
Wycliffe Bible Translators	2,000		2,000	2,000
Total Payments made	10,885	2,563	11,423	11,015
Balance brought forward	0	1,560	1,560	1,833
Balance carried forward	£0	£167	£2,192	£1,560

3 Non-monetary assets

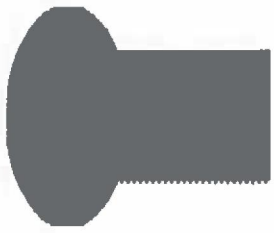
The following assets are held for the Church's own use:

- The Church premises at Field Way, Rickmansworth.
- The Manse at 50 Mount View, Rickmansworth.
- The Church also owns the fixtures, furniture and equipment in the Church premises.

MILL END BAPTIST CHURCH

England & Wales - Charity number 1149363

Accounts



Final Accounts

Year ended 30th November 2020

Registered Charity No. 1149363

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES AND MEMBERS OF
MILL END BAPTIST CHURCH (REGISTERED CHARITY No. 1149363)**

I report on the accounts of Mill End Baptist Church for the year ended 30 November 2020 which are set out on pages 3 to 6.

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 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 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 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.

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.



Amanda Oldershaw

Date: 28 Sept 2021

**MILL END BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 30 NOVEMBER 2020**

GENERAL FUND (Unrestricted)	ref	2020		2019	
		£	£	£	£
Receipts					
Pledged gifts	A	86,920		88,583	
Tax refunds re general fund		17,630		18,914	
Cash offerings & other income	B	7,124		6,843	
Bank interest		125		49	
FIT Income		1,160		1,688	
Lettings		925		9,662	
Total receipts			113,884		125,739
Payments					
Administration	C	3,430		3,481	
Baptist Resources		1,589		1,831	
Children's Work		493		625	
Discipleship and training		972		315	
Mission - Local evangelism	D	3,878		4,254	
Manse		10,186		6,375	
Ministry	E	70,268		66,055	
Premises		18,691		17,533	
Catering and sundry expenses		105		(65)	
Worship		3,004		1,254	
Youth work		425		1,313	
Sub-Total payments		113,041		102,971	
Transfer to Mission Fund		9,684		12,500	
Total Costs			122,725		115,471
Surplus/(Deficit) for the year			(8,842)		10,268
Balance brought forward			24,304		14,036
Balance carried forward			£15,462		£24,304
MISSION FUND					
		Restricted	Designated	Restricted	Designated
Transfer from General Fund		-	9,684	-	12,500
Special offerings received		1,058	-	3,407	-
Funds available for distribution		1,058	9,684	3,407	12,500
Payments					
General Mission donations (see note 2)		-	9,684	-	12,500
Special offerings and other gifts (see note 2)		1,331	-	3,882	-
Total payments		1,331	9,684	3,882	12,500
		(273)	0	(475)	0
Balance brought forward		1,833	0	2,308	0
Balance carried forward		£1,560	£0	£1,833	£0

**MILL END BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 30 NOVEMBER 2020**

	2020		2019	
	£	£	£	£
PASTIMES AND TODDLER GROUPS (Unrestricted)				
Receipts				
Donations		558		1,140
Commission				
		<u>558</u>		<u>1,140</u>
Payments				
Food and drink	15		84	
Craft materials			52	
Hire of farm				
Other expenses				
		<u>15</u>	<u>136</u>	
(Deficit) Surplus for the period		543		1,004
Balance brought forward		<u>2,406</u>		<u>1,402</u>
Balance carried forward		<u>£2,949</u>		<u>£2,406</u>

TOILETS BUILDING FUND		£	£
Donations		24,236	
Gift aid		3,727	
Grants			
		<u>27,963</u>	
Payments			
Architect and planning		6,939	
Balance carried forward		<u>£21,024</u>	

YOUTH BURSARY FUND		£	£
Balance brought forward		618	618
Receipts			
Donations		-	-
		<u>618</u>	<u>618</u>
Payments			
Support given			
Balance carried forward		<u>£618</u>	<u>£618</u>

STEPHEN FUND		£	£
Receipts			
Donations		2,657	1,420
Gift Aid		475	210
		<u>3,132</u>	<u>1,630</u>
Payments			
Support given		3,298	1,600
		<u>(166)</u>	<u>30</u>
Balance brought forward		<u>430</u>	<u>400</u>
Balance carried forward		<u>£264</u>	<u>£430</u>

**MILL END BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
AS AT 30 NOVEMBER 2020**

	30 Nov 2020	30 Nov 2019
	£	£
Assets		
HSBC Bank plc	18,203	10,808
Cash		70
Baptist Union	33,104	28,000
Kingdom Bank Ltd	1,000	1,000
CAP release cash	70	
Sundry		212
	<u>£52,377</u>	<u>£40,090</u>
Representing balances on the following funds		
Unrestricted:	£	£
Contingency Fund	10,000	10,000
General Fund	15,462	24,303
Pastimes and Toddler Groups	2,949	2,406
Restricted:		
Building fund	21,024	
Misison Fund (paid after date)	1,560	1,833
Youth Bursary Fund	618	618
Stephen Fund	264	430
Youth Bequest	500	500
	<u>£52,377</u>	<u>£40,090</u>

The Contingency Fund has been set aside to meet emergency expenses.

Non-monetary assets

Assets held for the use of the Church are summarised in Note 3

Declaration

The accounts set out on pages 3 to 6 for the year ended 30 November 2020 and the statement of assets and liabilities at that date are as approved by the trustees.



**N Corden
Treasurer**

on behalf of the Trustees

Date: 21st September 2021

**MILL END BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 NOVEMBER 2018**

1 These accounts have been prepared on a Receipts and Payments basis and accord with S133 of the Charities Act 2011.

2 A summary of the gifts to Mission is as follows:

	Mission Fund allocation (Designated)	Special Offerings (Restricted)	Total 2020	Total 2019
	£	£	£	£
Total receipts	9,684	1,058	10,742	15,907
<i>less payments out:</i>				
Afirm	500		500	950
Arab World Ministries re Yemen appeal	464		464	435
Audrey Taylor - Kaiwa Brazil	1,200		1,200	1,000
Other gifts re Kaiwa			0	2,005
Bartimaeus Trust - Sharp School	600		600	1,200
Gert Bergmann	850		850	750
Home Mission - Central Baptist Assn			0	1,500
Hope for Justice			0	603
Josh St Lyon	170		170	500
Lindsay MacDonald		800	800	1,000
London City Mission	500	531	1,031	
Macmillan cancer			0	20
New Hope (Watford)			0	
Noria	500		500	
Poverty Project Philippines	750		750	750
Samara Aid			0	763
Tear Fund			0	1,256
Terry Puttick - London City Mission	1,000		1,000	1,500
Watford Town Chaplaincy	1,000		1,000	
Watford Schools Trust	150		150	150
Water Aid			0	
Wycliffe Bible Translators - Christine Dreiheller	2,000		2,000	2,000
Total Payments made	9,684	1,331	11,015	16,382
Balance brought forward	0	1,833	1,833	2,308
Balance carried forward	£0	£1,560	£1,560	£1,833

Note: most of the balance on the restricted funds was paid out soon after date.

3 Non-monetary assets

The following assets are held for the Church's own use:

- a) The Church premises at Field Way, Rickmansworth.
- b) The Manse at 50 Mount View, Rickmansworth.
- c) The Church also owns the fixtures, furniture and equipment in the Church premises.