



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 26<sup>th</sup> April 2021)  
Mrs D Arthurs (resigned 26<sup>th</sup> April 2021)  
Mr T Arthurs (resigned 26<sup>th</sup> 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 31<sup>st</sup> 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](http://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 31<sup>st</sup> 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)**

	<b>2021</b>		<b>12 months to November 2020</b>	
	£	£	£	£
<b>Receipts</b>				
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	
<b>Total receipts</b>		<b>129,317</b>		<b>113,884</b>
<b>Payments</b>				
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	
<b>Sub-Total payments</b>	<b>124,443</b>		<b>113,041</b>	
Transfer from toddlers and pastimes	(1,955)			
Transfer to Mission Fund	10,885		9,684	
<b>Total Costs</b>		<b>133,373</b>		<b>122,725</b>
<b>Surplus/(Deficit) for the year</b>		<b>(4,056)</b>		<b>(8,841)</b>
Balance brought forward		15,463		24,304
<b>Balance carried forward</b>		<b>£11,407</b>		<b>£15,463</b>

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



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

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

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

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

	£	£
<b>STEPHEN FUND</b>		
<b>Receipts</b>		
Donations	758	2,657
Gift Aid		475
	<u>758</u>	<u>3,132</u>
<b>Payments</b>		
Support given	<u>965</u>	<u>3,298</u>
	(208)	(166)
Balance brought forward	<u>264</u>	<u>430</u>
<b>Balance carried forward</b>	<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
	£		£
<b>Assets</b>			
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>
<b>Representing balances on the following funds</b>			
<b>Unrestricted:</b>	£	£	£
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
<b>Restricted:</b>			
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:

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

**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.