



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.

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.

[illegible]

Yours faithfully,
 [Signature]
 [Name]
 [Title]

After the year end we have seen an increase in membership and in baptisms, and we are regularly filling the Church on our Sunday service.

Approved by the Trustees on 26th October 2023.

N. (GTC)

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 31 December 2022 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: 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	<u>418</u>	<u>104</u>
	418	104
(Deficit) Surplus for the period	1,344	571
Transfer to general funds	<u>(1,481)</u>	<u>(1,955)</u>
Balance brought forward	<u>1,565</u>	<u>2,949</u>
Balance carried forward	£1,428	£1,565

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

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

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

	£
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	<u>- 5,000</u>
Warm room costs	<u>- 3,124</u>
Surplus for the period	43,876

**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:

- 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.