



Accounts for the 12 months ended

31st December 2023

Registered Charity No. 1149363



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

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

The Trustees present their Annual Report and financial statements for 2023.

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 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.

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 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', followed by a long horizontal flourish.

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	<u>1,131</u>		<u>1,076</u>	
		104,598		100,056
Other income				
Bank interest	11		16	
FIT Income	1,909		1,288	
Lettings	<u>3,390</u>		<u>3,878</u>	
		5,310		5,182
Total receipts		109,908		105,238
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	<u>456</u>		<u>958</u>	
Sub-Total payments	124,164		103,590	
Transfer to Mission Fund	<u>10,990</u>		<u>11,100</u>	
Total Costs		135,154		114,690
Surplus/(Deficit) for the year		(25,246)		(9,452)
Transfer from toddlers and pastimes		3,557		1,481
Transfer from Community fund		18,253		-
Balance brought forward		<u>3,436</u>		<u>11,407</u>
Balance carried forward		£0		3,436

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	3,510	16,100
Payments				
General Mission donations (see note 2)	-	12,550	-	11,500
Special offerings and other gifts (see note 2)	1,371	-	2,768	-
Total payments	1,371	12,550	2,768	11,500
	(414)	(1,560)	742	4,600
Balance brought forward	909	4,600	167	0
Balance carried forward	£495	£3,040	£909	£4,600

**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>

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

	£	£
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
Misison 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:

- 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.