



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.

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 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 Dunni 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', followed by a long horizontal flourish.

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>		<u>10990</u>
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		<u>0</u>		<u>3,436</u>
Balance carried forward		<u><u>£25,637</u></u>		<u><u>£0</u></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 (1,944)		(414) (1,560)
Balance brought forward	495	3,040	909	4,600
Balance carried forward	<u><u>£1,111</u></u>	<u><u>£1,096</u></u>	<u><u>£495</u></u>	<u><u>£3,040</u></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>

	£	£
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>

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	<u>(20,886)</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	<u>0</u>	<u>0</u>
	35,637	10,000
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	<u>303</u>	<u>2,969</u>
	73,117	42,495
	<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:

- 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.

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