

Mitcham Lane Baptist Church CIO

Report and Accounts
Year ended 31 December 2024

Stewardship 
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1 Lamb's Passage, London EC1Y 8AB
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MITCHAM LANE BAPTIST CHURCH CIO
LEGAL & ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 DECEMBER 2024

ADDRESS FOR CORRESPONDENCE	230 Mitcham Lane London SW16 6NT
GOVERNING DOCUMENT	Constitution dated 19 May 2015 as amended in May 2021 and May 2023
CHARITY REGISTRATION NUMBER	1161743
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	P Andre-Watson (appointed 10 November 2024) F. Collis (Secretary) Rev. G. Duggan P. Grant C. Morgan (appointed 10 November 2024) N. Morgan (resigned 10 November 2024) J. Morgan-Smith A. Ofili (appointed 3 March 2024) Rev. P. Stone (resigned 10 November 2024) R. Thomas (Treasurer) N. Williams
CUSTODIAN TRUSTEE	The Baptist Union Corporation Limited
NAMES OF ADVISERS EG BANKERS	Co-Operative Bank plc
INDEPENDENT EXAMINER	Archie McDowall BA CA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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MITCHAM LANE BAPTIST CHURCH CIO
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2024

OBJECTIVES AND ACTIVITIES

Objects and aims

The principal purpose of Mitcham Lane Baptist Church CIO (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 in other parts of the world.

Significant activities

In fulfilling its purpose, the Church will engage in a range of activities either on its own or with others that will vary from time to time with activities being initiated, expanded, or closed, as appropriate.

The Church's activities include, but are not restricted to:

- regular public worship, prayer, Bible study, preaching and teaching;
- baptism, as defined in The Baptist Union's Declaration of Principle;
- the Communion of the Lord's Supper, which shall normally be observed at least once a month;
- evangelism and mission, locally, regionally, nationally and internationally;
- working in partnership with the other Furzedown Churches;
- the teaching, encouraging, welcome and inclusion of young people;
- nurture and growth of Christian disciples;
- education and training for Christian and community service;
- giving and encouraging pastoral care;
- supporting and encouraging charitable social action in the United Kingdom and abroad;
- encouraging relationships with and supporting Baptists and other Christians.

Public benefit

In planning the activities of the Church, the trustees have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion.

Social investment policies

The Church continues to be active in the local community, providing activities for all age groups which are open to all members of the local community on a non profit making basis that are in addition to the more formal church and related services. These have included running a Marriage Course, a Community Gospel Choir, a guitar and bass workshop and a show by a theatre company.

In addition the Church engages with local schools, hosting the carol services for two local primary schools as well as their talent shows, Christmas plays and an Easter Service. The Church contributes financial and staff support to a local youth centre (Furzedown Youth Centre).

The Church has taken over from St Pauls the running of the local foodbank. Office space is provided for the manager of the Furzedown Youth Centre.

Grantmaking

The Church seeks to fulfil its objective of spreading the Christian message throughout the United Kingdom and worldwide by making grants to individual missionaries supported by the Church and to specific independent missionary and charitable organisations whose aims coincide with those of the Church, including the Home Mission Fund of the Baptist Union of Great Britain and BMS World Mission.

Volunteers

A significant proportion of the Church's activities are run by and with the assistance of volunteers who freely give of their time and skills to support the Church in the furtherance of its aims.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

2024 was one of great blessing in the life of Mitcham Lane Baptist Church.

During the year, the Church continued to deliver Sunday and Holy Day church services that were open to all as well as regularly meeting either corporately or in small groups for Bible Study, prayer, praise and fellowship.

The sanctuary layout continues to be "café style" with light refreshments available on arrival and throughout the service. The gallery is available for those who prefer the more traditional seating arrangements. These arrangements continue to be generally popular with the congregation. It has also proved easier to make new people welcome and involved in the service.

Over the course of the year many members have taken part in the services in a variety of roles including leading worship and preaching. Services are interactive often with discussion around the tables and a roving microphone for feedback. This format has allowed a number of issues to be explored, e.g. social justice, in a way that would be almost impossible in a traditional style service.

Once a month we have alternating All Age and Messy Church services with the involvement of children having been a real blessing. The willingness of the congregation to adapt and embrace our style is such an encouragement.

Services are not live-streamed, as we want to encourage those who can to attend in person. However, services are recorded. This is to enable those who cannot attend because of age or illness to watch the services, be blessed by them and continue to feel part of the community.

To keep in contact with Church members and the wider congregation a weekly notice sheet is e-mailed to them and posted to those not on-line. In addition, pastoral care cards are sent to members of the congregation and flowers to those in particular need. Pastoral visits have been much appreciated by those unable to attend Church.

Cell (home) groups have continued to meet during the year and have grown in numbers over the past twelve months. Most now meet in person usually in homes but one meets in the youth lounge. Each cell group offers a different style and approach so that every church member can find a supportive group that works for them. A group called Connect for those who have been bereaved is run by two Church members. It is open to anyone and has proved very helpful to those attending. A second morning group was introduced for Connect last year. There is a weekly online prayer meeting which prays both for those in need in the Fellowship and for National and International matters. The weekly frequency means matters are brought quickly before God and updates can easily be received.

During the year, we said good-bye to a number of long-serving and highly valued members either because they moved away or were promoted to glory.

We have had the joy of seeing new people joining the Church, committing to church membership and expressing an interest in baptism.

The Leadership Team is strong and continues to reflect the rich diversity of the congregation. At the Church AGM in November, after their first full year of service, we reappointed Francesca Collis as Church Secretary and Rick Thomas as Treasurer.

We continued joint activities with the other Furzedown Churches with joint services and activities at Easter and Christmas. We joined our partner churches for a prayer walk on Pentecost Sunday. We continued to support the ministry of Furzedown Youth Centre in 2024.

Charitable activities (continued)

A 'Holiday at Home' week to which the elderly of our community are invited for fun, food, entertainment, fellowship and a day trip involved all four churches. It took place at Mitcham Lane Baptist Church, which is larger and has more extensive facilities than the other churches. Last year's week was themed around Spain and included a flamenco dancing demonstration and some Spanish food sampling.

After the popularity of these events in 2023, two further karaoke evenings were held and we held our second Clothes Swap event which attracted an even larger number from the wider community as well as generating funds for Furzedown Youth Centre.

We also opened up the church for a screening of all of England's football matches during the European Championships.

Our two monthly social events, introduced in 2023, have grown in popularity: Fizz at the Furzedown, for women to meet in the evening at a pub in the heart of our community; and Men's Breakfast, for men to meet on a Saturday morning in a local pub for a cooked breakfast and friendship/fellowship. Both are now regular fixtures on the church calendar.

In April our Pastor, Gemma Dunning, began a three-month sabbatical. During her absence, all church activities continued as usual. We had a series of visiting preachers as well as services led by church members.

The premises continue to regularly hired out, benefitting the community and providing an income stream. They were used by local schools at Christmas for Christmas concerts, nativity and carol services. In January a new hire began for an organisation staging dance workshops. Other uses included circuits classes, Women's gym group, Yoga, Maternity focus group, Weightwatchers, defibrillator training, training sessions for a local residential home, dance group, toddler gym class and toddler sports group.

The Garden of Discovery continues to be well used by the local community and is especially popular with the children and parents of the local Penwortham School at the end of the school day.

Our weekly Foodbank continues to meet the needs of local people. As the cost of living rises and more people are forced into poverty the number of people attending continues to increase. Our Pastor is currently acting as Foodbank Centre Team Leader and runs the bank with help from volunteers from both the Church and the community.

The Church is still aiming to make improvements to the main hall entrance to make it more welcoming and at the same time improve security. It's hoped to address this when the budget allows.

The Church is mindful of other communities throughout the world who have less fortunate circumstances and consequently, despite its reduced income, continues to support financially as well as prayerfully targeted areas and projects in a number of overseas locations. Nearer home, the Fellowship Fund, set up to alleviate poverty among the congregation, has given assistance to a number of people during the year.

FINANCIAL REVIEW

Financial position

During the year income decreased by £15,786, to £175,315, and expenditure decreased by £4,215, to £180,424. As a result the cash held by the charity decreased by £5,109, to £98,431, of which £90,771 is unrestricted and can be used for any charitable purpose.

Principal funding sources

The principal funding sources of the Church are the voluntary donations and giving by members of the Church's congregation together with the allied income tax rebates under the Gift Aid Scheme. The Church also receives a significant amount from three trust funds which have been left in bequests. The rental income from the Vodafone/Telefonica base station in the Church tower continues to provide a substantial income stream. We are in negotiations about the lease going forward. We also received regular monthly income from two church residential properties until the tenant of one of our properties (22 Pretoria Road) began to default on her rent.

In May, after several months of rental arrears and non-co-operation from the tenant in 22 Pretoria Road, we had no option other than to begin eviction proceedings. We continued to attempt to negotiate with the tenant but she was completely unwilling to engage with us.

Following the tenant's refusal to comply with the eviction notice, we applied for a possession order which was granted in September. The tenant continued to refuse to comply and a Bailiff's order was applied for and granted.

After several months with no income, we were granted a contribution towards rent directly from the tenant's Universal Credit allowance.

Hire of the Church premises continues to provide additional income.

Investment policy and objectives

The Church currently owns four properties. One of these (26 Woodnook Road) is used to provide job related accommodation to the Pastor. Two (22 Pretoria Road and a flat (38) at Longlands Court) are being privately rented.

The remaining property is a small block of flats (43 Thrale Road) where the Church owns the freehold and additional land but which is subject to long term leases apart from part of the garden and garage/outbuildings which are being retained for potential development. It was agreed by the Church Meeting to sell this freehold and additional land and the legal work towards this is now at an advanced stage of legal negotiations, following a comprehensive report in compliance with the Charities Act. As indicated earlier the Church also receives rent from the letting of the Church tower for use as a telecommunications base station.

Reserves policy

The Church aims to hold reserves that would cover three months revenue expenditure, legal commitments under contracts of employment and a reserve to meet immediate essential expenditure to the Church's premises necessary to allow the Church to continue to function. In February 2025, the trustees assessed this figure as £48,000. At the financial year-end, the Church had unrestricted cash reserves of £90,038 that were considered sufficient to meet its revenue reserves policy and meet any future costs of a capital nature on its freehold assets.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Mitcham Lane Baptist Church CIO (the "Church") is a charitable incorporated organisation and constitutes a corporate body with limited liability. It is registered with the Charity Commission under number 1161743. The Church was incorporated on 19 May 2015 and is controlled by its governing document, a constitution and is governed by its Trustees in accordance with that constitution.

Recruitment and appointment of new Trustees

The day to day running of the Church is under the control of a singular "Leadership Team" comprising the Pastor, Church Secretary, Church Treasurer and up to seven other elected members. This group is synonymous with the trustee body. The Pastor is an office holder appointed by the Church at a Special Church Meeting and is engaged under a letter of appointment. The other trustees are appointed in accordance with the Church's constitution.

Organisational structure

The Church appoints Pastor(s) and other paid staff as circumstances require. The Pastor leads the Church community in both spiritual and practical ways and chairs Leadership Team and Church meetings.

The Church employs a part time Manager to oversee day-to-day administrative and financial matters and to manage the premises and part time cleaner. It also employs a part time book-keeper to assist the Church Treasurer.

The Church membership elect the Leadership Team (including the Church Secretary and Treasurer) from among themselves to oversee the spiritual and operational aspects of the Church. The Leadership Team meet regularly and administers the Charity by majority decision on behalf of the membership.

Governance Code

Following the report delivered in 2023 by a working party looking into the implications of the updated Charity Governance Code the Trustees accepted virtually all the recommendations.

The small number that hadn't been fully implemented were addressed and implemented by the end of 2024.

Wider Network

The Church is a member of the Baptist Union of Great Britain and the London Baptist Association. The holding trustee of the Church is the Baptist Union Corporation Limited (Charity No 249635) and which is controlled by the Baptist Union Council. The Baptist Union Corporation Limited also acts as the holding trustee of the church premises themselves.

The Church is also a member of Furzedown Churches Limited. This company is controlled by four Furzedown Churches - three Anglican Churches and this Church, to run joint activities.

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RISK STATEMENT

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

RESPONSIBILITIES OF TRUSTEES

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

APPROVAL

This report was approved by the trustees and signed on their behalf by:

Rick Thomas
Rick Thomas (May 15, 2025 16:34 GMT+1)

.....
RICK THOMAS (TREASURER)

Date: May 15, 2025

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
MITCHAM LANE BAPTIST CHURCH CIO

I report to the trustees on my examination of the accounts of Mitcham Lane Baptist Church CIO ('the charity') for the year ended 31 December 2024 on pages 8 to 11 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and 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.

Archie McDowall
Archie McDowall (Jun 17, 2025 15:35 GMT+1)

Archie McDowall BA CA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Jun 17, 2025

MITCHAM LANE BAPTIST CHURCH CIO
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2024

Notes	Unrestricted Funds		Restricted Funds	2024	2023
	General Funds	Designated Funds			
	£	£	£	£	£
Income receipts					
Donations and grants	58,451	-	12,584	71,035	80,454
Gift aid receipts	13,795	-	868	14,663	15,263
Income from courses and events	-	1,765	-	1,765	-
Income from letting and properties	68,497	-	-	68,497	74,413
Investment income	3,193	12,793	1,226	17,213	16,907
Other	2,141	-	-	2,141	4,046
Total receipts	146,078	14,558	14,678	175,315	191,083
Payments					
Payments in relation to charitable activities undertaken directly	2 135,310	14,956	3,105	153,370	140,903
Grants paid in relation to charitable activities undertaken by others	3 19,310	-	7,744	27,054	43,736
Total payments	154,620	14,956	10,849	180,424	184,639
Net of receipts / (payments) before transfers	(8,541)	(398)	3,829	(5,109)	6,444
Transfers between funds	5 (36)	-	36	-	-
Net movement in funds	(8,577)	(398)	3,865	(5,109)	6,444
Cash funds as at last year end	98,698	360	4,483	103,540	97,096
Cash funds at this year end	A 90,121	(38)	8,348	98,431	103,540

The notes on pages 10-11 form part of these accounts.

MITCHAM LANE BAPTIST CHURCH CIO
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

Notes	Unrestricted Funds			2024 £	2023 £
	General funds £	Designated funds £	Restricted funds £		
A Cash funds					
Cash at bank with immediate access	24,690	(38)	8,348	33,001	30,890
Notice deposits	65,430	-	-	65,430	72,650
	<u>90,121</u>	<u>(38)</u>	<u>8,348</u>	<u>98,431</u>	<u>103,540</u>
B Other monetary assets					
Gift aid due to charity	2,054	-	270	2,324	2,010
Other debtors	18,590	-	151	18,740	2,754
	<u>20,643</u>	<u>-</u>	<u>421</u>	<u>21,064</u>	<u>4,764</u>
C Liabilities					
Other creditors	400	-	-	400	-
Fee for Independent Examination	1,560	-	-	1,560	1,740
	<u>1,960</u>	<u>-</u>	<u>-</u>	<u>1,960</u>	<u>1,740</u>

D Assets retained for charity's own use

	Fund to which asset belongs	Current value £
Church premises	Endowment	3,408,020
Residential freehold properties	General/Designated	805,973
Fixtures fittings and equipment	General	215,541
		<u>4,429,534</u>

The church, halls and associated gardens, which are held on trust by the Baptist Union Corporation Limited, are shown at depreciated replacement cost based on its insurance value. The other residential properties are shown at the values transferred from the unincorporated association on an historic cost basis. The estimated combined market valuation of these residential properties is £2million based on comparable property values. The other fixtures, fittings and equipment are shown at current insurance values.

E Investment assets

	Fund to which asset belongs	Current value £
CCLA Charities Ethical Investment Fund	Alfred Young Trust	451,125
CCLA Charities Ethical Investment Fund	Alice Mary Young Trust	29,763
CCLA Charities Ethical Investment Fund	Roland Adams Trust	13,481
		<u>494,370</u>

F Guarantees and secured debts

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf by:

Rick Thomas
 Rick Thomas (May 15, 2025 16:34 GMT+1)
 RICK THOMAS (TREASURER)
 Date: May 15, 2025

The notes on pages 10-11 form part of these accounts.

MITCHAM LANE BAPTIST CHURCH CIO

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

	<u>Unrestricted Funds</u>				
	General funds £	Designated funds £	Restricted Funds £	Total 2024 £	Total 2023 £
2 Payments in relation to charitable activities undertaken directly					
Employment costs (see note 4)	56,498	12,793	-	69,291	63,263
Pastoral housing	2,264	-	-	2,264	2,478
Ministry expenses	8,552	-	-	8,552	11,356
Youth and children's work	1,617	-	-	1,617	1,658
Church events	-	2,163	186	2,349	-
Equipment	1,049	-	-	1,049	888
Maintenance of buildings & equipment	16,310	-	2,918	19,228	19,031
Rental property costs	19,259	-	-	19,259	12,070
Utilities	9,800	-	-	9,800	9,861
Insurance	8,095	-	-	8,095	7,713
Independent examination	1,740	-	-	1,740	1,920
Office costs	10,125	-	-	10,125	9,664
Other costs	-	-	-	-	1,000
	<u>135,310</u>	<u>14,956</u>	<u>3,105</u>	<u>153,370</u>	<u>140,903</u>

3 Grants paid in relation to charitable activities undertaken by others

Grants for:					
Baptist Union of Great Britain	Mission	7,000		7,000	6,500
BMS World Mission	Mission	5,500		5,500	5,858
London City Mission	Mission	-		-	500
Impact Romania / Associate Casa de dragoste si Mila	Mission	3,110	-	3,110	14,052
The Furzedown Youth Centre Limited	Local community	2,500	-	500	5,500
Furzedown Churches Limited	Mission	600	-	600	1,260
Other small grants to organisations	Mission	-	-	-	-
Other small grants to organisations	Local community	-	-	1,450	1,070
Grants to individuals	Mission	600	-	600	3,200
Grants to individuals	Local community	-	-	5,794	5,796
		<u>19,310</u>	<u>-</u>	<u>7,744</u>	<u>27,054</u>
				<u>27,054</u>	<u>43,736</u>

4 Transactions with related parties

Rev. Gemma Duggan served as a church leader and was paid £39,521 (2023: £35,715) and received employer pension contributions of £2,558 (2023: £3,837) for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

In addition the charity incurred expenditure totalling £2,264 (2023: £2,478) in respect of the provision of accommodation (which is customary for ministers) to Rev. Gemma Duggan, who is a trustee so that they could better perform their duties.

MITCHAM LANE BAPTIST CHURCH CIO

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2024

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	98,698	146,078	(154,620)	(36)	90,121
Designated funds					
Capital projects and equipment	360	-	-	-	360
Alfred Young Trust	-	12,793	(12,793)	-	-
Cell group weekend away	-	1,765	(2,163)	-	(398)
	<u>360</u>	<u>14,558</u>	<u>(14,956)</u>	<u>-</u>	<u>(38)</u>
Restricted funds					
Romania appeal	-	160	-	-	160
Designated giving	197	2,443	(2,137)	36	539
Fellowship Fund	2,229	800	(518)	-	2,512
Alice Mary Young Trust	-	844	(844)	-	-
Roland Adams Trust	-	382	(382)	-	-
Jeannie Chambers Trust	-	4,051	(1,692)	-	2,359
Foodbank	2,056	5,998	(5,276)	-	2,778
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>4,483</u>	<u>14,678</u>	<u>(10,849)</u>	<u>36</u>	<u>8,348</u>
Total funds	<u>103,540</u>	<u>175,315</u>	<u>(180,424)</u>	<u>-</u>	<u>98,431</u>

Capital projects and equipment: funds set aside by the charity's trustees for future projects.

Alfred Young Trust: income received from a will trust towards the support of the pastor.

Romania appeal: donations given towards the charity's support for the Home of Love and Mercy in Turgu Mures in Romania, which provides healthcare, advocacy and other forms of help to the Roma community.

Designated giving: collections for specific purposes.

Fellowship fund: receives donations towards assisting individuals within the church who are known to be in need.

Alice Mary Young Trust: income received from a will trust towards the maintenance of the church.

Roland Adams Trust: income received from a will trust towards the maintenance of the church.

Jeannie Chambers Trust: grants received from a trust towards the maintenance of the church.

Foodbank: receives donations towards the foodbank run by the church in partnership with the Trussell Trust.