



Final Accounts Year ended 30th November 2020

Registered Charity No. 1149363

**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 30 November 2020 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: 28 Sept 2021

**MILL END BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 30 NOVEMBER 2020**

GENERAL FUND (Unrestricted)

| | ref | 2020 | | 2019 | |
|---------------------------------------|-----|---------|----------------|---------|----------------|
| | | £ | £ | £ | £ |
| Receipts | | | | | |
| Pledged gifts | A | 86,920 | | 88,583 | |
| Tax refunds re general fund | | 17,630 | | 18,914 | |
| Cash offerings & other income | B | 7,124 | | 6,843 | |
| Bank interest | | 125 | | 49 | |
| FIT Income | | 1,160 | | 1,688 | |
| Lettings | | 925 | | 9,662 | |
| Total receipts | | | 113,884 | | 125,739 |
| Payments | | | | | |
| Administration | C | 3,430 | | 3,481 | |
| Baptist Resources | | 1,589 | | 1,831 | |
| Children's Work | | 493 | | 625 | |
| Discipleship and training | | 972 | | 315 | |
| Mission - Local evangelism | D | 3,878 | | 4,254 | |
| Manse | | 10,186 | | 6,375 | |
| Ministry | E | 70,268 | | 66,055 | |
| Premises | | 18,691 | | 17,533 | |
| Catering and sundry expenses | | 105 | | (65) | |
| Worship | | 3,004 | | 1,254 | |
| Youth work | | 425 | | 1,313 | |
| Sub-Total payments | | 113,041 | | 102,971 | |
| Transfer to Mission Fund | | 9,684 | | 12,500 | |
| Total Costs | | | 122,725 | | 115,471 |
| Surplus/(Deficit) for the year | | | (8,842) | | 10,268 |
| Balance brought forward | | | 24,304 | | 14,036 |
| Balance carried forward | | | <u>£15,462</u> | | <u>£24,304</u> |

MISSION FUND

| | Restricted | Designated | Restricted | Designated |
|--|---------------|--------------|---------------|---------------|
| Transfer from General Fund | - | 9,684 | - | 12,500 |
| Special offerings received | 1,058 | - | 3,407 | - |
| Funds available for distribution | <u>1,058</u> | <u>9,684</u> | <u>3,407</u> | <u>12,500</u> |
| Payments | | | | |
| General Mission donations (see note 2) | - | 9,684 | - | 12,500 |
| Special offerings and other gifts (see note 2) | 1,331 | - | 3,882 | - |
| Total payments | <u>1,331</u> | <u>9,684</u> | <u>3,882</u> | <u>12,500</u> |
| | (273) | 0 | (475) | 0 |
| Balance brought forward | 1,833 | 0 | 2,308 | 0 |
| Balance carried forward | <u>£1,560</u> | <u>£0</u> | <u>£1,833</u> | <u>£0</u> |

**MILL END BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 30 NOVEMBER 2020**

| | 2020 | 2019 |
|---|----------------------|----------------------|
| | £ | £ |
| PASTIMES AND TODDLER GROUPS (Unrestricted) | | |
| Receipts | | |
| Donations | 558 | 1,140 |
| Commission | | |
| | <u>558</u> | <u>1,140</u> |
| Payments | | |
| Food and drink | 15 | 84 |
| Craft materials | | 52 |
| Hire of farm | | |
| Other expenses | | |
| | <u>15</u> | <u>136</u> |
| (Deficit) Surplus for the period | 543 | 1,004 |
| Balance brought forward | <u>2,406</u> | <u>1,402</u> |
| Balance carried forward | <u><u>£2,949</u></u> | <u><u>£2,406</u></u> |

| | | |
|------------------------------|-----------------------|---|
| TOILETS BUILDING FUND | £ | £ |
| Donations | 24,236 | |
| Gift aid | 3,727 | |
| Grants | | |
| | <u>27,963</u> | |
| Payments | | |
| Architect and planning | 6,939 | |
| Balance carried forward | <u><u>£21,024</u></u> | |

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

| | | |
|-------------------------|--------------------|--------------------|
| STEPHEN FUND | £ | £ |
| Receipts | | |
| Donations | 2,657 | 1,420 |
| Gift Aid | 475 | 210 |
| | <u>3,132</u> | <u>1,630</u> |
| Payments | | |
| Support given | 3,298 | 1,600 |
| | <u>(166)</u> | <u>30</u> |
| Balance brought forward | <u>430</u> | <u>400</u> |
| Balance carried forward | <u><u>£264</u></u> | <u><u>£430</u></u> |

**MILL END BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
AS AT 30 NOVEMBER 2020**

| | 30 Nov 2020 £ | 30 Nov 2019 £ |
|---|------------------|------------------|
| Assets | | |
| HSBC Bank plc | 18,203 | 10,808 |
| Cash | | 70 |
| Baptist Union | 33,104 | 28,000 |
| Kingdom Bank Ltd | 1,000 | 1,000 |
| CAP release cash | 70 | |
| Sundry | | 212 |
| | <u>£52,377</u> | <u>£40,090</u> |
| Representing balances on the following funds | | |
| Unrestricted: | £ | £ |
| Contingency Fund | 10,000 | 10,000 |
| General Fund | 15,462 | 24,303 |
| Pastimes and Toddler Groups | 2,949 | 2,406 |
| Restricted: | | |
| Building fund | 21,024 | |
| Misison Fund (paid after date) | 1,560 | 1,833 |
| Youth Bursary Fund | 618 | 618 |
| Stephen Fund | 264 | 430 |
| Youth Bequest | 500 | 500 |
| | <u>£52,377</u> | <u>£40,090</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 30 November 2020 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: 21st September 2021

**MILL END BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 NOVEMBER 2018**

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 2020 | Total 2019 |
|---|--|--------------------------------------|---------------|---------------|
| | £ | £ | £ | £ |
| Total receipts | 9,684 | 1,058 | 10,742 | 15,907 |
| <i>less payments out:</i> | | | | |
| Afirm | 500 | | 500 | 950 |
| Arab World Ministries re Yemen appeal | 464 | | 464 | 435 |
| Audrey Taylor - Kaiwa Brazil | 1,200 | | 1,200 | 1,000 |
| Other gifts re Kaiwa | | | 0 | 2,005 |
| Bartimaeus Trust - Sharp School | 600 | | 600 | 1,200 |
| Gert Bergmann | 850 | | 850 | 750 |
| Home Mission - Central Baptist Assn | | | 0 | 1,500 |
| Hope for Justice | | | 0 | 603 |
| Josh St Lyon | 170 | | 170 | 500 |
| Lindsay MacDonald | | 800 | 800 | 1,000 |
| London City Mission | 500 | 531 | 1,031 | |
| Macmillan cancer | | | 0 | 20 |
| New Hope (Watford) | | | 0 | |
| Noria | 500 | | 500 | |
| Poverty Project Philippines | 750 | | 750 | 750 |
| Samara Aid | | | 0 | 763 |
| Tear Fund | | | 0 | 1,256 |
| Terry Puttick - London City Mission | 1,000 | | 1,000 | 1,500 |
| Watford Town Chaplaincy | 1,000 | | 1,000 | |
| Watford Schools Trust | 150 | | 150 | 150 |
| Water Aid | | | 0 | |
| Wycliffe Bible Translators - Christine Dreiheller | 2,000 | | 2,000 | 2,000 |
| Total Payments made | 9,684 | 1,331 | 11,015 | 16,382 |
| Balance brought forward | 0 | 1,833 | 1,833 | 2,308 |
| Balance carried forward | £0 | £1,560 | £1,560 | £1,833 |

Note: most of the balance on the restricted funds was paid out soon after date.

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.