



Final Accounts
Year ended 30th November 2018

Registered Charity No. 1149363

MILL END BAPTIST CHURCH

LEGAL INFORMATION AT 30 NOVEMBER 2018

The church is a registered charity number 1149363

ADDRESS

Field Way,
Rickmansworth,
Hertfordshire,
WD3 7EL

Trustees

Pastor	Mr. M T Nightingale (Minister)
Trustees	Mr. T. Arthurs (treasurer – appointed 30 April 2018) Miss K. Maisey (secretary – appointed 30 April 2018) Mr. G. C. Hawkings (appointed 24 April 2017) Mrs. D. E. Arthurs (appointed 24 April 2017) Mrs. K. J. Walton (appointed 24 April 2017) Mr. R. D. K. Catchick (appointed 24 April 2017) Ms. S E. Small (appointed 24 April 2017)

**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 2018 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.

Nicholas Corden ACA
Summers Morgan
Sheraton House
Lower Road Chorleywood
Herts WD3 5LH

Date:

**MILL END BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 30 NOVEMBER 2018**

GENERAL FUND (Unrestricted)	2018		2017	
	£	£	£	£
Receipts				
Pledged gifts	99,219		97,866	
Tax refunds re general fund	24,426		23,531	
Cash offerings & other income	11,650		17,910	
Bank interest	110		110	
FIT Income	1,818		1,516	
Lettings	1,825		1,485	
Total receipts		139,048		142,418
Payments				
Administration	1,372		948	
Baptist Resources	1,500		2,500	
Children's Work	1,229		1,475	
Discipleship and training	3,113		3,784	
Mission - Local evangelism	4,474		6,790	
Manse	4,409		4,402	
Ministry	94,387		104,422	
Premises	9,202		9,937	
Catering and sundry expenses	2,140		1,880	
Worship	1,275		3,026	
Youth work	1,371		1,280	
Sub-Total payments	124,472		140,444	
Transfer to Mission Fund	14,300		14,161	
Total Costs		138,772		154,605
Surplus/(Deficit) for the year		276		(12,187)
Balance brought forward		13,760		25,947
Balance carried forward		£14,036		£13,760

MISSION FUND	Restricted	Designated	Restricted	Designated
Transfer from General Fund	-	14,300	-	14,161
Special offerings received	2,696	-	4,503	-
Funds available for distribution	2,696	14,300	4,503	14,161
Payments				
General Mission donations (see note 2)	-	14,300	-	14,161
Special offerings and other gifts (see note 2)	299	-	4,304	-
Total payments	299	14,300	4,304	14,161
	2,397	0	199	0
Balance brought forward	(89)	0	(288)	0
Balance carried forward	£2,308	£0	£(89)	£0

**MILL END BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 30 NOVEMBER 2018**

	2018	2017
	£	£
PASTIMES AND TODDLER GROUPS (Unrestricted)		
Receipts		
Weekly donations	1,511	1,979
Commission		95
	<u>1,511</u>	<u>2,074</u>
Payments		
Food and drink	239	851
Craft materials	145	79
Hire of farm	450	400
Equipment		
Outreach		
Gifts to mission		100
Contribution to church costs		400
Other expenses	802	246
	<u>1,636</u>	<u>2,076</u>
(Deficit) Surplus for the period	(125)	(2)
Balance brought forward	1,525	1,527
Balance carried forward	<u>£1,400</u>	<u>£1,525</u>
GIFT DAY AND OTHER FUNDS		
2017 Gift Day re Games Hall upgrade		
Balance brought forward	9,689	
Payments		
Expenses	6,503	
	<u>£3,186</u>	
Balance carried forward		
Youth Bursary Fund (Restricted)		
Balance brought forward	837	837
Receipts		
Donations	-	-
	<u>837</u>	<u>837</u>
Payments		
Support given	219	
Balance carried forward	<u>£618</u>	<u>£837</u>
Stephen Fund (Restricted)		
Receipts		
Donations	840	840
Gift Aid	210	210
	<u>1,050</u>	<u>1,050</u>
Payments		
Support given	870	960
	<u>180</u>	<u>90</u>
Balance brought forward	220	130
Balance carried forward	<u>£400</u>	<u>£220</u>

**MILL END BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
AS AT 30 NOVEMBER 2018**

	30 Nov 2018	30 Nov 2017
	£	£
Assets		
HSBC Bank plc	13,686	17,010
Cash	70	601
Virgin Money plc	17,882	17,782
Kingdom Bank Ltd	1,000	1,000
Gift Aid recoverable		89
	<u>32,638</u>	<u>36,482</u>
Liabilities		
Commercial Charge Card	190	451
	<u>£32,448</u>	<u>£36,031</u>
Representing balances on the following funds		
Unrestricted:		
Contingency Fund	10,000	10,000
General Fund	14,036	13,760
Pastimes and Toddler Groups	1,400	1,525
Restricted:		
Gift Day Fund 2017 re Games Hall	3,186	9,689
Misison Fund (paid after date)	2,308	0
Youth Bursary Fund	618	837
Stephen Fund	400	220
Youth Bequest	500	
	<u>£32,448</u>	<u>£36,031</u>

The Contingency Fund has been set aside to meet emergency expenses.

The amount due to HMRC re PAYE and National Insurance at 30 November 2018 was £2,134 (2017 - £2,134).

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 2018 and the statement of assets and liabilities at that date are as approved by the trustees.

T Arthurs
Treasurer
on behalf of the Trustees



Date: 24 OCT 2019

**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 2018	Total 2017
	£	£	£	£
Afirm	1,200		1,200	1,200
Arab World Ministries re Yemen appeal		435	435	400
Audrey Taylor - Kaiwa Brazil	2,200	125	2,325	1,450
Other gifts re Kaiwa			0	61
Bartimaeus Trust - Sharp School	1,800		1,800	1,800
Bergmann family re Chile			0	500
Church of year appeal - Central Baptist Assn			0	250
Gert Bergmann	750		750	0
Great Lakes Outreach	50		50	0
Home Mission - Central Baptist Assn	1,500		1,500	1,500
Hope for Justice		628	628	0
Josh St Lyon	500		500	0
Lindsay MacDonald	1,000		1,000	250
London City Mission	1,500		1,500	500
Macmillan Coffee morning		20	20	0
Malcolm Lee re cooking course at Grow			0	150
New Hope (Watford)	1,000		1,000	1,044
Pastor Marius Motora, Romania			0	300
Poverty Project Philippines	750		750	750
Samara Aid		793	793	1,441
Save the Children			0	138
Tear Fund		445	445	2,431
Terry Puttick - London City Mission			0	1,000
Watford Schools Trust	250		250	150
Watford Town Centre Chaplaincy			0	1,000
Water Aid		250	250	0
Wycliffe Bible Translators	1,800		1,800	2,150
Total Payments made	14,300	2,696	16,996	18,465
Balance brought forward		(89)	(89)	288
Gift aid not paid over			0	(89)
Total of Mission Receipts	£14,300	£2,607	£16,907	£18,664

Note: most of the restricted funds were 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.



**MILL END BAPTIST CHURCH ANNUAL REPORT FOR THE YEAR ENDED
30 NOVEMBER 2018**

Registered Address

Mill End Baptist Church,
Field Way,
Rickmansworth,
Hertfordshire, WD3 7EL

Charity Registration Number 1149363

Trustees

Mr. M T Nightingale (Minister)
Mr. T. Arthurs (treasurer – appointed 30 April 2018)
Miss K. Maisey (secretary – appointed 30 April 2018)
Ms. L. F. Macdonald (resigned 31 August 2018)
Mr. G. C. Hawkings (appointed 24 April 2017)
Mrs. D. E. Arthurs (appointed 24 April 2017)
Mrs. K. J. Walton (appointed 24 April 2017)
Mr. R. D. K. Catchick (appointed 24 April 2017)
Ms. S E. Small (appointed 24 April 2017)
Mr. K. S. Davies (resigned as treasurer 30 April 2018)
Mr. T. W. Wright (resigned as secretary 30 April 2018)

Property Trustees

The Baptist Union Corporation Limited,
Baptist House,
129 Broadway,
Didcot,
Oxfordshire, OX11 8RT

Principal Bankers

HSBC Bank plc, 131 High Street, Rickmansworth, Hertfordshire, WD3 1AP
(Rickmansworth branch closed during 2017)

HSBC Bank plc, 73 High Street, Watford, Hertfordshire, WD17 2DS

Independent Examiner

Summers Morgan

ANNUAL REPORT FOR THE YEAR ENDED 30 NOVEMBER 2018

The trustees present their Annual Report and financial statements for 2018.

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 divided into two groups; the Leadership Team which is primarily responsible for the day to day running of the Church's work and witness and the Governance Trustees who are principally responsible for the financial and legal aspects of the charity. From time to time all Trustees meet together to discuss opportunities and to address challenges to furthering the Church's work.

The Leadership Team will 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 by themselves.

In addition, our leadership structure includes three Ministry Teams covering Discipleship, Mission and Outreach and Premises, Finance, Employment and Administration. 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 include 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.

Central to the work and witness of the Church 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 all 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 in parenting, and courses for people interested in discovering more about Christianity, entitled Explore More and Alpha.

The Church Youth Work, covering the age range 11-18, continues to flourish being led by a paid youth worker. Our aim is to see young people challenged and encouraged in developing their relationship with God.

A 'Pastimes' 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.

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 MEBC and consists of an eight-week course, community time and coaching which aims to help and support people with life controlling habits, like 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 Trustees recognize that these are difficult to measure but believe that 2018 was a positive year in the life of the church and that it will be able to pursue its mission purposes in 2019 with continuing enthusiasm.

Attendance at Sunday services has remained broadly the same during the year and our activities in the community have continued to flourish with the appointment of a Community Pastor. We have said farewell during the year to our Associate Pastor, Lindsay MacDonald.

There were three Baptisms during the year and five people became members of the Church. At 30 November 2018 the membership total stood at seventy-five members.

To attract members of the local community the Church held its annual 'Fun Day' along with other social events such as the Easter ramble and supper. On the first Sunday of each month our Community Lunches attract 60 – 70 people, many from the local community as well as from the church family, and these enable a fostering of relationships. The lunch is followed by a Story Spot, attended by about 30 – 40 people, who come to listen to someone's life story and journey to faith.

The Church is generous in its giving to local, national and overseas causes. For instance, in addition to regular financial support of specific needs we provided funds for New Hope Trust, Watford, Bartimaeus Trust and to facilitate Bible translation for the Kaiwa people of Brazil.

Christians Against Poverty (CAP)

During the year we ran a total of nine CAP money courses with attendees from both the Church and the local community, schools and churches from adjoining areas. The course covers budgeting, managing money, using cash, saving and reducing debt.

During the year the Rickmansworth CAP Debt Centre, based at MEBC and which covers the WD3 post code area, continued to help individuals and families in debt. We celebrated our fourth debt free family and over the year have helped six families to start tackling their debt as well as drawing them into the wider church community.

The CAP Release Group ran three eight-week courses as well as community time over a wider time period. The course aims to help and support people with life controlling habits, like smoking, gambling, drinking or internet addictions.

Financial Review

The financial results for the year are set out in the accompanying accounts which have been prepared on a receipts and payments basis.

The Church continues to raise funds which it needs to carry on its activities from within its own membership and congregation. During 2018 the number of regular individual donors fell slightly over the previous year and again total income was down from that of the previous year. No wider public appeal was made for funds during the year.

The most significant recurring expense related to ministry which includes the costs of employment of the Pastor, Associate Pastor, Community Pastor, Youth Work Leader and Children's Work Leader. The Pastor and Associate Pastor lead and co-ordinate the church's activities including the Sunday services, overseeing the pastoral care for the congregation and others and equip and encourage the membership in their life, Christian witness and service.

In detail, our general income totaled £139,048 (2017 - £142,418) and our expenditure before giving to the mission fund was £124,472 (£2017 - £140,444). Our mission giving was £14,300 (2017 - £14,161). Total reserves at the year-end were £32,448 (2017 - £36,031) of which £4,704 (2017 - £10,746) were restricted as to their use. The church is heavily dependent on its congregation working as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

The church expressed its part in the life of the wider church by making donations to local, national and international organisations with Christian aims and objectives compatible with the church's own charitable purpose.

The trustees have established a reserves policy which aims to keep approximately three months running costs in free reserves. Actual free reserves at the year-end were £25,436 which was satisfactory.

The trustees have compiled a risk register and review this regularly together with current policies and practices to identify and mitigate the major risks to which the charity is exposed.

Future Plans

We hope to become more of a family in the way we relate to each other and our community through the sharing of personal testimonies, extending hospitality and creating more social opportunities. We continue to pursue new and effective expressions of mission and discipleship as we seek to introduce people to God's love and help them to experience genuine life change.

We also continue to look to how we can best support people in our community who may have additional needs in order to help them to know and understand more of the love of God for us all. This also means we reach out in a more meaningful way to the families involved.

2019 will be a challenging one as we say a fond farewell to our pastor Todd Nightingale and his wife Danelle. They have worked tirelessly for the church since they were appointed and we owe them a huge debt of gratitude for their service. We wish them well in Todd's new post in Chippenham and we will start taking active steps to seek Todd's successor.

Approved by the Trustees on 30th September 2019

A handwritten signature in dark ink, appearing to read 'T. Arthurs', with a stylized flourish at the end.

And signed on their behalf by T. Arthurs (treasurer).

24 OCT 2019.