

Mill End Baptist Church

Final Accounts Year ended 30th November 2017

Registered Charity No. 1149363

MILL END BAPTIST CHURCH

LEGAL INFORMATION AT 30 NOVEMBER 2017

The church is a registered charity number 1149363

ADDRESS

Field Way
Rickmansworth
Herts
WD3 7EL

TRUSTEES

Pastor: Todd Nightingale
Trustees: Iris Bangs - resigned 25 January 2017
David Barrett - resigned 24 April 2017
Ken Davies
Terry Wright
Lindsay Macdonald - appointed 24 April 2017
Geoff Hawkings - appointed 24 April 2017
Diane Arthurs - appointed 24 April 2017
Elaine Small - appointed 24 April 2017
Karen Walton - appointed 24 April 2017
Ron Catchick - 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 2017 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.

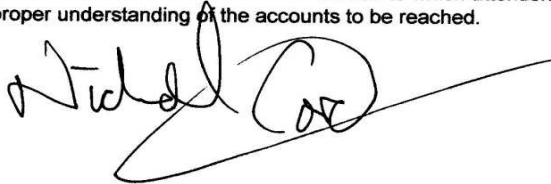
Independent examiner's statement

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: 15/4/2018

**MILL END BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 30 NOVEMBER 2017**

GENERAL FUND (Unrestricted)	2017		2016	
	£	£	£	£
Receipts				
Pledged gifts	97,866		92,039	
Tax refunds re general fund	23,531		26,217	
Cash offerings & other income	17,910		38,555	
Bank interest	110		255	
FIT Income	1,516		1,235	
Lettings	1,485		1,550	
Total receipts		142,418		159,851
Payments				
Administration	948		1,195	
Baptist Resources	2,500		2,500	
Children's Work	1,475		1,055	
Discipleship and training	3,784		6,067	
Mission - Local evangelism	6,790		7,787	
Manse	4,402		4,174	
Ministry	104,422		90,407	
Premises	9,937		29,632	
Catering and sundry expenses	1,880		3,663	
Worship	3,026		2,520	
Youth work	1,280		2,377	
Sub-Total payments	140,444		151,377	
Transfer to Mission Fund	14,161		15,283	
Total Costs		154,605		166,660
Deficit for the year		(12,187)		(6,809)
Balance brought forward		25,947		32,756
Balance carried forward		£13,760		£25,947

MISSION FUND	Restricted	Designated	Restricted	Designated
Transfer from General Fund	-	14,161	-	15,283
Special offerings received	4,503	-	4,825	-
Funds available for distribution	4,503	14,161	4,825	15,283
Payments				
General Mission donations (see note 2)	-	14,161	-	15,283
Special offerings and other gifts (see note 2)	4,304	-	5,000	-
Total payments	4,304	14,161	5,000	15,283
Balance	199	0	(175)	0
Balance brought forward	(288)	0	(113)	0
Gift Aid recoverable	£(89)	£0	£(288)	£0

**MILL END BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR ENDED 30 NOVEMBER 2017**

	2017		2016	
	£	£	£	£
PASTIMES AND TODDLER GROUPS (Unrestricted)				
Receipts				
Weekly donations		1,979		2,897
Commission		95		120
		<u>2,074</u>		<u>3,017</u>
Payments				
Food and drink	851		980	
Craft materials	79		82	
Hire of farm	400		450	
Equipment			813	
Outreach			186	
Gifts to mission	100		572	
Contribution to church costs	400		300	
Other expenses	246		575	
		<u>2,076</u>		<u>3,958</u>
(Deficit) Surplus for the period		<u>(2)</u>		<u>(941)</u>
Balance brought forward		1,527		2,468
Balance carried forward		<u><u>£1,525</u></u>		<u><u>£1,527</u></u>
GIFT DAY AND OTHER FUNDS				
2017 Gift Day re Games Hall upgrade				
Receipts				
Donations		9,058		
Gift Aid received		1,532		
Sale of wooden chairs		550		
		<u>11,140</u>		
Payments				
Expenses		1,451		
Balance carried forward		<u><u>£9,689</u></u>		
Youth Bursary Fund (Restricted)				
Balance brought forward		837		1,091
Receipts				
Donations		-		-
		<u>837</u>		<u>1,091</u>
Payments				
Support given		-		254
Balance carried forward		<u><u>£837</u></u>		<u><u>£837</u></u>
Stephen Fund (Restricted)				
Receipts				
Donations		840		310
Gift Aid		210		60
		<u>1,050</u>		<u>370</u>
Payments				
Support given		960		240
		<u>90</u>		<u>130</u>
Balance brought forward		130		-
Balance carried forward		<u><u>£220</u></u>		<u><u>£130</u></u>

**MILL END BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
AS AT 30 NOVEMBER 2017**

	30 Nov 2017	30 Nov 2016
	£	£
Assets		
HSBC Bank plc	17,010	9,746
Cash	601	520
Virgin Money plc	17,782	27,678
Kingdom Bank Ltd	1,000	1,000
Gift aid tax recoverable on Mission giving	89	288
	<u>36,482</u>	<u>39,232</u>
Liabilities		
Commercial Charge Card	451	791
	<u>£36,031</u>	<u>£38,441</u>
Representing balances on the following funds		
Unrestricted:		
Contingency Fund	10,000	10,000
General Fund	13,760	25,947
Pastimes and Toddler Groups	1,525	1,527
Restricted:		
Gift Day Fund 2017 re Games Hall	9,689	-
Youth Bursary Fund	837	837
Stephen Fund	220	130
	<u>£36,031</u>	<u>£38,441</u>

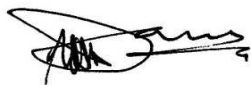
The Contingency Fund has been set aside to meet emergency expenses.
The amount due to HMRC re PAYE and National Insurance at 30 November 2017 was £2,134 (2016 - £2,074).

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 2017 and the statement of assets and liabilities at that date are as approved by the trustees.



K S Davies
Treasurer
on behalf of the Trustees

Date: 15th April 2018

**MILL END BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 NOVEMBER 2017**

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 2017	Total 2016
	£	£	£	£
Afirm	1,200		1,200	750
Alternatives Watford			0	134
Arab World Ministries re Yemen appeal	400		400	0
Audrey Taylor - Kaiwa Brazil	1,200	250	1,450	1,200
Kaiwa Pastors' Fund			0	801
Other gifts re Kaiwa	61		61	230
Bartimaeus Trust - Sharp School	1,800		1,800	2,000
Bergmann family re Chile	500		500	0
Christians Against Poverty			0	35
Carlisle Floods			0	300
Church of year appeal - Central Baptist Assn	250		250	250
Ebenezer Church Nigeria			0	879
Ema Nightingale - support re overseas trip			0	200
Home Mission - Central Baptist Assn	1,500		1,500	1,500
Lindsay MacDonald re Chile visit	250		250	0
London City Mission	500		500	500
Malcolm Lee re cooking course at Grow	150		150	0
New Hope (Watford)	1,000	44	1,044	1,000
Open Doors re Iraq and Syria			0	1,044
Pastor Marius Motora, Romania	300		300	0
Poverty Project Philippines	750		750	750
Samara Aid		1,441	1,441	2,502
Save the Children		138	138	0
Tear Fund re Haiti and Chad			0	1,508
Tear Fund re East Africa drought		2,431	2,431	0
Tear Fund re Mozambique			0	750
Terry Puttick - London City Mission	1,000		1,000	1,000
Watford Schools Trust	150		150	150
Watford Town Centre Chaplaincy	1,000		1,000	1,000
Wycliffe Bible Translators - Christine Dreiheller	2,150		2,150	1,800
Total Payments made	14,161	4,304	18,465	20,283
Balance brought forward		288	288	113
Gift Aid paid but not yet reclaimed		(89)	(89)	(288)
Total of Mission Receipts	£14,161	£4,503	£18,664	£20,108

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 2017

Registered Address

Mill End Baptist Church
Field Way
Rickmansworth
Hertfordshire WD3 7EL

Charity Registration Number 1149363

Trustees

Mr M T Nightingale (Minister)
Mr K S Davies (Treasurer)
Mr D Barrett (resigned 24 April 2017)
Mrs I Bangs (resigned 25 January 2017)
Mr T W Wright (Secretary)
Ms L F Macdonald (appointed 24 April 2017)
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)

Property Trustees

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

Principal Bankers

HSBC Bank plc, 131 High Street, Rickmansworth, Herts WD3 1AP

Independent Examiner

Summers Morgan

ANNUAL REPORT FOR THE YEAR ENDED 30 NOVEMBER 2017

The trustees present their Annual Report and financial statements for 2017.

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 six 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 (and cake!!!). 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 8 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 2017 was a positive year in the life of the church and that it will be able to pursue its mission purposes in 2018 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. Increases were shown in the children's work and work amongst young people. The Toddler Group continues to be oversubscribed with a waiting list of people wishing to attend regularly.

There were 4 Baptisms during the year and 5 people became members of the Church. At 30 November 2017 the membership total stood at 75 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 to help those caught up in the drought and other troubles in East Africa, Syria, and Yemen. We also supported two of our members financially as they went out to Brazil and Chile to help local Christians working in their communities.

Christians Against Poverty (CAP)

During the year we ran a total of 9 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 6 families to start tackling their debt as well as drawing them into the wider church community.

The CAP Release Group ran three 8 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 2017 the number of regular individual donors increased over the previous year but the value of one-off gifts reduced significantly which resulted in a decrease in the total income received. 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, 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, oversee the pastoral care for the congregation and others and equip and encourage the membership in their life, Christian witness and service.

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 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 Trustees have established a Reserves Policy and are satisfied that they have sufficient reserves at the Balance Sheet date, together with ongoing regular income anticipated, to enable the Church to function effectively in the coming year.

The Trustees review the major risks facing the Church and are satisfied that there are policies in place to minimise those identified. Further review and assessment will be carried out on an ongoing basis

Future Plans

We have begun using the Charity Governance Code to review our policies and practices as a charity and expect to make gradual but sustained progress throughout the year to come.

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.

Approved by the Trustees on 10 April 2018



And signed on their behalf by K S Davies