The Trustees present their Annual Report and financial statements for the year ended 31st December 2025
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 or a Trustee, 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, 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 both the homes of Members and the Church, 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 2025 the Church ran a Toddler Group which met 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 could 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.

Throughout 2025 we continued to meet weekly for in-person services and on the 1st Sunday of the month we held an all age service which is 'Super Sunday'. We held

special events such as a Community Christmas party and carol service, a light party, Shrove Tuesday Pancake event, Easter egg hunt; we also continued to connect with the community through, for example, a “fish and chips and tricks” event and monthly street evangelism.

In 2025 we also held a Heroes night in appreciation of the volunteer teams that continued to enable the Church to flourish. We also ran the Practicing the Way course which was a success and the staff and leadership team went to Fresh Streams conference.

In 2025 our pastor, James, took a sabbatical. During his sabbatical he spent some time abroad visiting family and friends as well as walking the Camino. His study focus was on mental health and discipleship and he hosted some sessions upon his return.

Another highlight was a Church weekend where we spent time away together enjoying teaching, worship and time to connect.

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.

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, led by our Community Chaplain, Malcolm, continued to be very successful.

Finance

The results for the period are set out in the accompanying accounts which have been prepared on a receipts and payments basis. The Church continues to raise funds from within its own membership and congregation which it needs in order to carry on its activities and is hugely grateful for all donations received. During the year we also received a grant from Watford Council to assist with replacement of a new oven in the kitchen. This prompted a review of the kitchen facilities generally, and we started to fund raise for a long overdue refurbishment. By the end of the year we had raised just over £3,000 for this project.

We also continued planning and fund raising for the coffee lounge refurbishment - the balance of funds at the year end for this was just over £8,000.

Our regular giving remained consistent with that of 2024, but because we had no major fund raising opportunities total income was over 20% down. In anticipation of this we controlled our expenditure tightly, but since we experienced major unexpected and unavoidable costs on the fabric of both the church and the manse, total expenditure increased from £147,000 to £165,000. Overall we had a deficit on general funds of £42,319 for the year (2024: surplus £4,751), which was covered by reserves brought forward and a transfer from the Community Fund. We finished the year with general funds of £13,458 and restricted funds of £50,979.

Future Plans

2026 has proved to be challenging financially so far, but we look forward to how God is going to continue to grow us. The kitchen refurbishment was completed in 2026 and substantial additional funds raised for the coffee lounge.

Signed on behalf of the trustees
N Corden
(Treasurer)

31st October 2025

Mill End Baptist Church

Accounts for the year ended

31st December 2025

Registered Charity No. 1149363

MILL END BAPTIST CHURCH

LEGAL INFORMATION AT 31 DECEMBER 2025

The church is a registered charity number 1149363

ADDRESS

Field Way
Rickmansworth
Herts
WD3 7EL

TRUSTEES

Pastor:	Rev James Findlow
Trustees:	Gary Duke (resigned 22 May 2025)
	Nick Corden
	Lindsay MacDonald (appointed 22 May 2025)
	Christine Douglas (appointed 27 April 2026)
	Kehinde Ogunba (appointed 27th April 2026)

MILL END BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE 12 MONTHS ENDED 31 DECEMBER 2025

GENERAL FUND (Unrestricted)	2025		2024	
	£	£	£	£
Receipts				
Donations				
Donations	88,669		85,699	
Matched giving			36,018	
Tax refunds	24,181		20,341	
Cash offerings	61		263	
		112,911		142,321
Other income				
Bank interest	1,695		4,270	
FIT Income	2,151		1,834	
Church weekend away and other events	2,300			
Mums and Bumps	1,059			
Lettings	2,509		3,039	
		9,714		9,144
Total receipts		122,625		151,465
Payments				
Discipleship				
Pulpit supply	1,100		20	
Pastors expenses	589		502	
Assistant pastor expenses	239		239	
Youth work	1,179		963	
Kings Kids	162		474	
Discipleship and training	646		1,061	
Pastoral	427		968	
Worship	1,679		2,019	
	6,021		6,246	
Mission				
Local misison	5,758		5,940	
Toddlers	464		682	
Mission publicity and events	1,133		1,309	
CAP	480		700	
Mission other	1,273		1,838	
	9,108		10,469	
Premises, finance administration				
Church premises	35,704		20,630	
Manse	8,973		6,289	
General/central costs	93,249		87,489	
Baptist Union	492		385	
	138,418		114,793	
Sub-Total payments	153,547		131,508	
Transfer to Mission Fund	11,397		15,206	
Total Costs		164,944		146,714
Surplus/(Deficit) for the year		(42,319)		4,751
Transfer from Community fund		20,140		20,886
Balance brought forward		25,637		0
Balance carried forward		£3,458		£25,637

MISSION FUND	2025		2024	
	Restricted	Designated	Restricted	Designated
Transfer from General Fund		11,397		15,206
Special donations	3,066	-	918	-
Funds available for distribution	3,066	11,397	918	15,206
Payments				
General Mission donations (see note 2)	-	12,000	-	17,150
Special offerings and other gifts (see note 2)	3,470	-	302	-
Total payments	3,470	12,000	302	17,150
Balance brought forward	1,111	1,096	616	(1,944)
Balance carried forward	£707	£493	495	3,040
			£1,111	£1,096

MILL END BAPTIST CHURCH
RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE 12 MONTHS ENDED 31 DECEMBER 2025

STEPHEN FUND	£	£
Receipts		
Donations		
Gift Aid	500	
Loans repaid		
	500	300
	1,000	300
Payments		
Support given		
Loans	377	366
		2,600
	377	2,966
Net	623	(2,666)
Balance brought forward	303	2,969
Balance carried forward	£926	£303

COMMUNITY FUND/WARM ROOM		
Grant from Trinity Church Chesham		40,000
Warm room grants and donations		1,840
	-	41,840
Transfer to general funds:		
To cover deficit		
Warm room costs	(20,140)	(20,886)
	(20,140)	20,954
Balance brought forward	54,880	33,926
Balance carried forward	£34,740	£54,880

MILL END BAPTIST CHURCH
STATEMENT OF ASSETS AND LIABILITIES
AS AT 31 DECEMBER 2025

		31 Dec 2025		31 Dec 2024
		£		£
Assets				
HSBC Bank plc		36,728		81,797
Baptist Union		27,709		26,887
CAP release cash				70
		£64,437		£108,754
Representing balances on the following funds				
Unrestricted:	£	£	£	£
Contingency Fund	10,000		10,000	
General Fund	3,458		25,637	
		13,458		35,637
Restricted:				
Chrysalis	1,244		813	
Coffee lounge	8,121		13,171	
Kitchen refurbishment	3,026			
Misison Fund	1,200		2,207	
Pastors fund	604		625	
Community fund	34,740		54,880	
Youth Bursary Fund	1,118		1,118	
Stephen Fund	926		303	
		50,979		73,117
		£64,437		£108,754

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:

a) The Church premises at Field Way, Rickmansworth.
b) The Manse at 50 Mount View, Rickmansworth.
c) 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 2025 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: 31st October 2025

MILL END BAPTIST CHURCH
NOTES TO THE ACCOUNTS
FOR THE 12 MONTHS ENDED 31 DECEMBER 2025

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 2025	Total 2024
	£	£	£	£
Alternatives	600		600	600
Arab World Ministries	600		600	800
Athen Hair Church	0		0	1,000
Baptist Home Mission	1,000		1,000	4,500
Dan Harrison re Uganda	300		300	300
Derby University Christian Union	0		0	500
Gert Bergmann	1,500		1,500	1,500
Kaiwa	0		0	1,000
Kim (visiting preacher)	1,000		1,000	0
Leprosy Mission	300		300	300
London City Mission	500		500	0
Minding the Gap	0		0	500
Misison 24 Ruanda visit	0		0	300
Open Doors	400		400	300
Other	0		0	102
Poverty Project Philippines	700		700	750
Restore Hope	300		300	400
St Lyon, Joshua	300		300	0
Terry Puttick - London City Mission	1,000	3,470	4,470	600
Watford Town Chaplaincy	700		700	1,000
Watford Schools Trust	300		300	400
Wycliffe Bible Translators	2,500		2,500	2,500
Total Payments made	12,000	3,470	15,470	17,352

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 2025

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: 31st October 2026