

SPEKE BAPTIST CHURCH

England & Wales · Charity number 1134673

Details

Other names	NOAH'S ARK CENTRE
Status	Registered
Legal form	Previously excepted
Registered	2010-03-05
Register	View on the Charity Commission register

Contact

Address	2 Oakland Road Liverpool L19 9DU
Phone	01514272736
Email	speke-baptist@hotmail.co.uk
Website	www.spekebaptistchurch.org.uk

Activities

Objects: The principal purpose of 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/or other parts of the world.

Activities: Speke Baptist Church activities are open to anyone. We run Sunday services, Junior Church, bible-study groups, youth and childrens groups, an elderly lunch club, evangelistic events (eg Family Fun Days and special services), a group for adults with learning difficulties and undertake regular visiting of seniors & local families. We also provide rooms for use by local community groups.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD
- Liverpool City

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£154,761	£140,705	-	-
2023-12-31	£150,930	£99,682	-	-
2022-12-31	£117,576	£107,466	-	-
2021-12-31	£98,464	£100,938	-	-
2020-12-31	£110,162	£117,892	-	-

Trustees

Name	Role	Appointed
MATTHEW JOSEPH STEVENSON	Chair	
ANDREA MARGARET GILL		
ANDY LANGTON		2018-02-04
Colin Robert Campbell		
Dean Andrew Kirkbride		2024-06-09
NATHAN JOHN GILLETT		2014-11-20
STEVE CASEY		

SPEKE BAPTIST CHURCH

England & Wales - Charity number 1134673

Accounts

TELLING THE JESUS
STORY IN SPEKE



Trustees Annual Report

For the period

1st January to
31st December
2024

SPEKE BAPTIST
CHURCH at the
NOAH'S ARK
CENTRE



Speke Baptist Church @ The Noah's Ark Centre

50 Ganworth Road, Speke
Liverpool L24 2SA

Registered Charity Number 1134673

Purpose:

The principal purpose of 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 UK and/or other parts of the world.

Leaders:

The Church is overseen by Elders and Trustees appointed by the members according to the Church's constitution.



Matthew Stevenson
Chair of Trustees



Steve Casey
Elder (Pastor) and Trustee



Andy Langton
Elder and Trustee



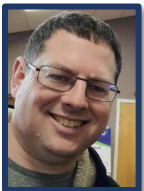
Nathan Gillett
Elder and Trustee



Andrea Gill
Secretary and Trustee



Colin Campbell
Treasurer and Trustee



Tim Berry
Elder (Associate Pastor) and Trustee

Tim Berry joined the church as part-time Elder, Associate Pastor and Trustee in March 2023.

The Fellowship Property Trust acts as holding trustee for the church.

Speke Baptist Church is a member of the Fellowship of Independent Evangelical Churches (FIEC).

Activities:

All the trustees have had regard to the guidance issued by the Charities Commission on Public Benefit. The documents on Advancement of Religion for Public Benefit have also been consulted to ensure activities over the year are appropriate.

The information below provides an overview of the activities that occurred over the year. All were open to anyone who wanted to be involved and were provided free of charge.

- Our weekly Sunday morning services are attended by between 60-80 people each week. Approximately 50% are under 18 years of age.
- Our weekly children's club 'Speke kids' continues. We have a consistent group of children attending every week since, with weekly attendances being between 25 and 35 children aged 4-11 years of age
- 'Speke Youth', our teenage group has a group of between 10 and 20 young people who attend regularly. They enjoy socialising, playing games and reading the Bible together
- The 'community café' which runs every Tuesday and Thursday morning has been hugely popular over the last year. We provide free bacon or sausage sandwiches, cake, coffee and tea to anyone from the local community who wants to come in for a chat. We have established a group of regulars who now provide a warm welcome to others who are feeling isolated and looking for friendship and somewhere to go.
- The 'Welcome Club' uses the café area to provide a warm and welcoming atmosphere and a simple lunch on Mondays. Approximately 10 seniors from the community come each week and have made good friendships and support each other.
- The church's satellite of South Liverpool Foodbank continued twice-weekly throughout the year and was very busy providing hundreds of food parcels to individuals and families in the local area. A Citizen's Advice advisor attends during these sessions to provide advice and support to those attending.
- Our Cross Roads addiction support group continues to meet on Mondays and those attending have found both friendship and support from others
- The Noah's Workshop attracts approx. 4-8 men twice a week and provides friendship through woodwork and repairing broken furniture etc.
- The Fella's lunch has grown this year and provides free food and friendship for upto 16 men weekly.
- Encouragement of personal and spiritual growth of church members by meeting 1:1 or in small groups to pray and read the bible together continued throughout the year
- Information about the activities of the church is available through the website www.spekebaptistchurch.org.uk and via social media such as Facebook and Instagram.

The church continues to support the work of Christian missionaries in Indonesia and Kosovo both financially and with prayer. We also support Radstock ministries and Faith in Kids.

The benefits available to anyone involved with our church include finding more out about the Christian faith, friendships with other Christians and a personal relationship with God. We have been thrilled to have the opportunity to share what faith in Jesus means to us, with many new people this year.

Apart from Sunday services, all our activities are run by teams of volunteers. We have approximately 30 volunteers from the church regularly involved with children's clubs, foodbank, café and the elderly lunch club. Approximately 8 other volunteers support the foodbank rotas.

The timetable of weekly activities which took place in the Noah's Ark centre in 2024 is shown below.

Day	Time	Activity
Monday	9-3	PSS - Adults with Learning difficulties (LD)
	10-12	Welcome Club
	5-6	Cross Roads addiction support group
	6-7	Clubbercise
Tuesday	10-12	Foodbank
	10-12	Noah's Workshop
	10-12	Community cafe
	12.15 to 1.45	Fella's Lunch
	6.30-7.30	Speke Kids
	7.45-9	Speke Youth
	5-9	Speke Balmoral Morris Dancers
Wednesday	9-3	PSS - Adults with LD
	5-9	Kavs Crusaders Majorettes
Thursday	10-12	Foodbank
	10-12	Community cafe
	10-12	Noah's Workshop
	1-2.30	Speke Tots
	4.30-9	Rainbows, Brownies and Guides
	6-7	Clubbercise
Friday	9-3	PSS - Adults with LD
	5-9	Liverpool Elite Majorettes
	5.30-6.30	Circuits
Saturday	10-4	Liverpool Elite Majorettes
Sunday	10.45-12.30	Church service and Junior Church
	1.30-6	Speke Diamonds Majorettes

Other activities


- Majorette/Morris Dancing Troupes hire the building on a weekly basis: Speke Diamonds, Kavs Crusaders, Speke Balmoral and Liverpool Elite
- Rainbows, Brownies and Guides continued to hire our premises at a low cost
Clubbercise and Circuits exercise classes ran each week.

Financial review

See accounts for details of the charity’s finances, grants awarded and for private benefits to trustees.

The trustees declare that they have approved the trustees’ report above.

Signed on behalf of the charity’s trustees

Signature(s)		
Full name(s):	Colin Campbell	Andrea Gill
Position:	Trustee (Treasurer)	Trustee (Secretary)
Date:	23/10/25	23/10/25



FINANCIAL STATEMENTS

Speke Baptist Church
For the period ended 31 December 2024

Prepared on
10 October 2025

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Independent Examiner's Report

I report on the financial statement of Speke Baptist Church for the year ending 31 December 2024, which are set out within this report.

Respective Responsibilities

The charity trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year 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 Report

My examination was carried out in accordance with 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 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

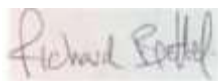
In connection with my examination, no matter has come to my attention (~~other than that disclosed below~~) *Delete words in brackets if they do not apply

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

2. to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed by the Independent Examiner:



Date: 20 October 2025

Name: Richard Brettell

Relevant professional qualifications (if any): RICS

Address: 8 Oxford Court, Manchester, M23WQ

Disclosure (brief details is any): None

Treasurers Statement

I have prepared these financial statements for the year ended 31 December 2024.

Singed:



Date: 10 October 2025

Name: Colin Campbell

Address: 102 East Millwood Road, Liverpool, L24 6SF

PRESENTED TO THE TRUSTEES

APPROVED by the Trustees at the Trustees via electronic communication week commencing 20 October 2025 and signed on behalf of the Trustees:

Signed:



Date: 25 October 2025

Name: Andrea Gill

Address: 2 Oakland Road, Liverpool, L19 9DU

Balance Sheet

As of December 31, 2024

		End of 2024	End of 2023
CASH AT BANK & IN HAND			
B400	Barclays #1 Account	18,118	10,211
B401	Barclays #2 Account	68,654	62,529
B500	Petty Cash	52	38
Sub-Total		86,824	72,778
Annual Change		14,046	51,444
FIXED ASSETS			
A200	Noahs Ark Building	200,000	200,000
A300	FFE & ICT	20,560	22,844
Sub-Total		220,560	222,844
TOTAL NET ASSETS		307,384	295,622

Fund Balances

As of December 31, 2024

			End of 2024	End of 2023
CASH IN HAND AND AT THE BANK: REPRESENTED BY FUNDS				
0000 General Fund	Unrestricted	General Funds of the Church	87,024	54,443
0010 Reserves	Designated	General Reserves of the Church as per the Reserves Policy	15,000	15,000
0015 Pension Reserves	Designated	Reserves in relation to Pension Liabilities (Berry)	3,600	1,800
0020 Mens Ministry	Designated	Funds relating to Mens Ministry	(522)	(199)
0021 Welcome Club	Designated	Funds relating to Welcome Club activities	243	78
0022 Junior Church	Designated	Funds relating to Junior Church Activities	(17)	28
0023 Rooted	Designated	Funds relating to Youth Work Activities	672	672
0024 Speke Kidz	Designated	Funds relating to Speke Kids Activities	(399)	(59)
0025 Cafe	Designated	Funds relating to operating the Community Cafe	(11,538)	(3,011)
0031 Speke Totz	Designated	Funds relating to Speke Totz Activities	(279)	40
0040 Mission & Gifts	Designated	Mission Fund based on 10% of previous years regular income	(3,809)	2,165
0050 Church Camps	Designated	Funds designated towards Church camps	(3,719)	206
0055 Kids Camps	Designated	Funds designated towards Youth camps	175	175
0070 Insurance Claims	Restricted	Insurance claim to cover costs - £50 excess	(100)	(50)
2023 Houshold Support	Restricted	Additional £500 via SL feedback to support costs of operating foodbank	0	0
2023 John Moore Fund	Restricted	£5000 towards running costs	0	1,809
2023 Mashed	Restricted	£750 Vitaflow Grant toward Mashed project	1	(440)
2023 Steve Morgan	Restricted	3 year grant of £7500 per year towards running costs.	341	(39)
Agency Collections	Restricted	Funds collected on behalf of third party organisation	0	0
Sub-Total			86,673	72,617

Analysis of Income

January - December 2024

INCOME	2024	%	2023	%
Donations and legacies				
0110 Congregation Regular	70,960	46%	71,826	48%
0120 Congregation Irregular	9,077	6%	1,972	1%
0210 Non Congregation Regular	-	-	-	-
0220 Non Congregation Irregular	446	0%	5,300	4%
0320 Organisation Irregular	-	-	-	-
Total Donations and legacies	80,482	52%	79,098	52%
Income from Charitable activities				
0500 Building & Room Hire	15,316	10%	15,732	10%
0510 Cafe Sales	-	-	-	-
0520 Event Income	718	0%	958	1%
0530 Club Subs	-	-	-	-
0550 Sales	190	-	31,769	21%
Total Income from Charitable activities	16,224	10%	48,460	32%
Other Income				
0600 Grants & Trusts	10,030	6%	18,364	12%
0650 Contributions (Casey)	1,183	1%	1,860	1%
0700 Gift Aid	30,494	20%	0	0%
0900 Bank Interest	1,125	1%	301	-
0950 Uncategorised Income	15,222	10%	2,847	-
Total Other Income	58,055	38%	23,372	15%
TOTAL INCOME	154,761	100%	150,930	100%
Summary				
Congregation Income (incl Gift Aid)	110,531	71%	73,798	49%
Building Hire	15,316	10%	15,732	10%
Grants & Trusts	10,030	6%	18,364	12%
Other	18,884	12%	43,036	29%
TOTAL INCOME	154,761	100%	150,930	100%

Analysis of Expenditure

January - December 2024

EXPENDITURE	2024	%	2023	%
Expenditure on Charitable Activities				
1010 Electricity	12,222	9%	9,539	10%
1012 Gas	2,531	2%	898	1%
1015 Water	1,217	1%	2,463	2%
1016 Internet & Phone	703	0%	628	1%
1018 Waste Management	1,713	1%	1,962	2%
1019 Insurances	2,146	2%	1,964	2%
1020 Building Upkeep & Maintenance	10,216	7%	11,830	12%
1022 Grounds Maintenance	875	1%	1,140	1%
1025 Building Cleaning	6,406	5%	4,080	4%
1030 Sanitary Services	135	0%	253	0%
1045 Building Development	-	-	200	0%
1110 AV & IT	1,419	1%	128	0%
1120 Office Supplies	148	0%	-	-
1130 Memberships & Licences	2,679	2%	2,345	2%
1200 Regular Mission Support	4,242	3%	4,175	4%
1210 Irregular Mission Support	-	-	-	-
1310 Pastor Salary	37,067	26%	31,467	32%
1315 HMRC Payments	4,620	3%	1,611	2%
1330 Leaseback	10,200	7%	10,200	10%
1350 Travel Expenses	1,100	1%	1,016	1%
1355 Transport	-	-	112	0%
1360 Pension Contributions	3,872	3%	3,185	3%
1410 Training	1,652	1%	1,030	1%
1430 Resources	2,109	1%	1,651	2%
1470 Holidays & Camps	8,752	6%	-	-
1475 Event Costs	-	-	-	-
1480 Meals & Catering	6,269	4%	4,810	5%
1490 Gifts	2,546	2%	58	0%
1520 WC Activities	-	-	-	-
1600 Kitchen Supplies	2,056	1%	1,582	2%
1650 Furniture	1,858	1%	13	0%
1700 Legal and professional fees	1,680	1%	-	-
1900 Uncategorised Expense	10,272	7%	1,345	1%
TOTAL EXPENDITURE	140,705	100%	99,682	100%
Summary				
Building Running Costs	38,164	27%	34,757	35%
Staff Costs	58,512	42%	48,620	49%
Gifts to others	6,788	5%	4,233	4%
Ministry Running Costs	37,242	26%	11,872	12%
TOTAL EXPENDITURE	140,705	100%	99,482	100%

Analysis of Funds

January - December 2024

	0000 General Fund	0010 Reserves	0015 Pension Reserves	0020 Mens Ministry	0021 Welcome Club	0022 Junior Church	0023 Rooted	0024 Speke Kidz	0025 Cafe	0031 Speke Totz	0040 Mission & Gifts	0050 Church Camps	0055 Kids Camps	0070 Insurance Claims	2023 Houshold Support	2023 John Moore	2023 Manshed	2023 Steve Morgan	Agency Collections	TOTAL
FUNDS BROUGHT FORWARD	54,443	15,000	1,800	(199)	78	28	672	(59)	(3,011)	40	2,165	206	175	(50)	0	1,809	(440)	(39)	0	72,617
Income																				
0110 Congregation Regular	70,725											235								70,960
0120 Congregation Irregular	3,472										815	4,790								9,077
0210 Non Congregation Regular																				0
0220 Non Congregation Irregular	446																			446
0320 Organision Irregular																				0
0500 Building & Room Hire	15,316																			15,316
0510 Cafe Sales																				0
0520 Event Income					718															718
0530 Club Subs																				0
0550 Sales	190																			190
0600 Grants & Trusts	1,280														500		750	7,500		10,030
0650 Contributions (Casey)	1,183																			1,183
0700 Gift Aid	30,494																			30,494
0900 Bank Interest	1,125																			1,125
0950 Uncategorized Income	5,000													10,222						15,222
Total Income	129,231	0	0	0	718	0	0	0	0	0	815	5,025	0	10,222	500	0	750	7,500	0	154,761

Analysis of Funds continued...

January - December 2024

	0000	0010	0015	0020	0021	0022	0023	0024	0025	0031	0040	0050	0055	0070	2023	2023	2023	2023	Agency	TOTAL
	General	Reserves	Pension	Mens	Welcome	Junior	Rooted	Speke	Cafe	Speke	Mission	Church	Kids	Insurance	Household	John	Manshed	Steve	Collections	
	Fund		Reserves	Ministry	Club	Church		Kidz		Totz	& Gifts	Camps	Camps	Claims	Support	Moore		Morgan		
Expenditures																				
1010 Electricity	6,347														500	246		5,129		12,222
1012 Gas	340															1,184		1,006		2,531
1015 Water	445															85		687		1,217
1016 Internet & Phone	586															117				703
1018 Waste Management	1,239															176		298		1,713
1019 Insurances	2,146																			2,146
1020 Building Upkeep & Maintenance	10,216																			10,216
1022 Grounds Maintenance	875																			875
1025 Building Cleaning	4,158								2,248											6,406
1030 Sanitary Services	135																			135
1110 AV & IT	1,419																			1,419
1120 Office Supplies	148																			148
1130 Memberships & Licences	2,679																			2,679
1200 Regular Mission Support											4,242									4,242
1310 Pastor Salary	37,067																			37,067
1315 HMRC Payments	4,620																			4,620
1330 Leaseback	10,200																			10,200
1350 Travel Expenses	1,100																			1,100
1360 Pension Contributions	3,872																			3,872
1410 Training	1,652																			1,652
1430 Resources	865					45		327	383	59			122				309			2,109
1450 Advertising/Promotional													8,752							8,752
1480 Meals & Catering	95			323	553			14	5,209				76							6,269
1490 Gifts											2,546									2,546
1600 Kitchen Supplies	1,369								687											2,056
1650 Furniture	1,597									261										1,858
1700 Legal and professional fees	1,680																			1,680
1900 Uncatergorised Expense														10,272						10,272
Total Expenditures	94,850	0	0	323	553	45	0	340	8,527	319	6,788	8,950	0	10,272	500	1,809	309	7,120	0	140,705
Fund Transfer (IN)			1,800																	1,800
Fund Transfer (OUT)	1,800																			1,800
Fund Transfer (NET)	(1,800)	0	1,800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net Income/(Expenditure)	32,581	0	1,800	(323)	165	(45)	0	(340)	(8,527)	(319)	(5,973)	(3,925)	0	(50)	0	(1,809)	441	380	0	14,055
FUNDS CARRIED FORWARD	87,024	15,000	3,600	(522)	243	(17)	672	(399)	(11,538)	(279)	(3,809)	(3,719)	175	(100)	0	0	1	341	0	86,673

Accounting Notes

1. Basis of Accounting

The financial statements have been prepared in accordance with the Charities Act 2011. There may be minor discrepancies in the totals as the pence are not being shown.

2. Annual Report & Annual Return

In 2010 Speke Baptist Church were registered as a Charity (Nr 1134673) and accordingly have prepared an Annual Report for year ending 31 December 2024.

3. Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. *Restricted funds* are subjected to restrictions on the expenditure imposed by the donor or contained in the terms of the grant.

4. Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received. The associated tax recovery from donations under Gift Aid are not recognised as income when the donation is received, but rather when the reclaim is received from HMRC. [These accounts include Gift Aid claimed up to and including 31 December 2023.](#) Legacies are accounted for when their receipt is certain and can be properly quantified. All other income is generally recognised when it is receivable.

5. Resources Expended

Resources expended are recognised in the period to which they are incurred and included attributable VAT which cannot be recovered. They are allocated to the activity to which they relate. As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

6 Unrecognised Expenses & Income

From time-to-time certain income & expenditure is classified as Unrecognised. In most cases these are transactions which have been undertaken in error (i.e., a gas invoice payment which has been returned) and there is a matching or similar transaction which has been assigned the relevant activity code.

7. Taxation

As part of the 'Fellowship of Independent Evangelical Churches (FIEC), the church is an *excepted* charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect to income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

8. Staff Costs & Trustees Expenses

No employee received emoluments greater than £60,000 during the year.

Matthew Stevenson (Trustee) provides ground maintenance for the church properties. The cost for this service amounted to £875 in the fiscal year.

Stephen Casey (Trustee) and Tim Berry (Trustee) are the employed Pastor/Elders of the church and received total remunerations of £32,413 + & £14,853 respectively in the fiscal year.

9. Related Charities

The custodian Trustee of the Church is the Fellowship Property Trust, charity number 251395. The Church is also a member of the Fellowship of Independent Evangelical Churches.

10. Reserves Policy

The church's policy on reserves is to target a reserve of £15,000, based on the principle of being able to fulfill obligations to pay Employees for a period of 3 months should the charities income cease entirely.

For 2024 reserves remain at £15,000.

11. Mission Fund Policy

The church's policy is that the Mission Fund allocated for each year is to be based on 10% of the previous years "0110 Congregation Regular" Donations.

The Congregation Regular Donations for 2023	= £71,826
Budget 2024	= £7,183
Spend 2024	= £6,742

Surplus funds are not accumulated year on year.

12. Tangible Assets

C200 Noah's Ark: Speke Baptist Church is the beneficial owner (subject to the relevant trusts) of this asset, the legal title to which is held by the church's custodian trustees of the Fellowship Property Trust. The building value has been assessed based on market value.

C300 FFE & ITC: assessed at previous years value less 10%



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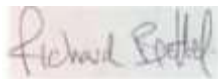
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1. which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

2. to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed by the Independent Examiner:



Date: 20 October 2025

Name: Richard Brettell

Relevant professional qualifications (if any): RICS

Address: 8 Oxford Court, Manchester, M23WQ

Disclosure (brief details is any): None

Treasurers Statement

I have prepared these financial statements for the year ended 31 December 2024.

Singed:



Date: 10 October 2025

Name: Colin Campbell

Address: 102 East Millwood Road, Liverpool, L24 6SF

PRESENTED TO THE TRUSTEES

APPROVED by the Trustees at the Trustees via electronic communication week commencing 20 October 2025 and signed on behalf of the Trustees:

Signed:



Date: 25 October 2025

Name: Andrea Gill

Address: 2 Oakland Road, Liverpool, L19 9DU

Balance Sheet

As of December 31, 2024

		End of 2024	End of 2023
CASH AT BANK & IN HAND			
B400	Barclays #1 Account	18,118	10,211
B401	Barclays #2 Account	68,654	62,529
B500	Petty Cash	52	38
Sub-Total		86,824	72,778
Annual Change		14,046	51,444
FIXED ASSETS			
A200	Noahs Ark Building	200,000	200,000
A300	FFE & ICT	20,560	22,844
Sub-Total		220,560	222,844
TOTAL NET ASSETS		307,384	295,622

Fund Balances

As of December 31, 2024

			End of 2024	End of 2023
CASH IN HAND AND AT THE BANK: REPRESENTED BY FUNDS				
0000 General Fund	Unrestricted	General Funds of the Church	87,024	54,443
0010 Reserves	Designated	General Reserves of the Church as per the Reserves Policy	15,000	15,000
0015 Pension Reserves	Designated	Reserves in relation to Pension Liabilities (Berry)	3,600	1,800
0020 Mens Ministry	Designated	Funds relating to Mens Ministry	(522)	(199)
0021 Welcome Club	Designated	Funds relating to Welcome Club activities	243	78
0022 Junior Church	Designated	Funds relating to Junior Church Activities	(17)	28
0023 Rooted	Designated	Funds relating to Youth Work Activities	672	672
0024 Speke Kidz	Designated	Funds relating to Speke Kids Activities	(399)	(59)
0025 Cafe	Designated	Funds relating to operating the Community Cafe	(11,538)	(3,011)
0031 Speke Totz	Designated	Funds relating to Speke Totz Activities	(279)	40
0040 Mission & Gifts	Designated	Mission Fund based on 10% of previous years regular income	(3,809)	2,165
0050 Church Camps	Designated	Funds designated towards Church camps	(3,719)	206
0055 Kids Camps	Designated	Funds designated towards Youth camps	175	175
0070 Insurance Claims	Restricted	Insurance claim to cover costs - £50 excess	(100)	(50)
2023 Household Support	Restricted	Additional £500 via SL feedback to support costs of operating foodbank	0	0
2023 John Moore Fund	Restricted	£5000 towards running costs	0	1,809
2023 Mashed	Restricted	£750 Vitaflow Grant toward Mashed project	1	(440)
2023 Steve Morgan	Restricted	3 year grant of £7500 per year towards running costs.	341	(39)
Agency Collections	Restricted	Funds collected on behalf of third party organisation	0	0
Sub-Total			86,673	72,617

Analysis of Income

January - December 2024

INCOME	2024	%	2023	%
Donations and legacies				
0110 Congregation Regular	70,960	46%	71,826	48%
0120 Congregation Irregular	9,077	6%	1,972	1%
0210 Non Congregation Regular	-	-	-	-
0220 Non Congregation Irregular	446	0%	5,300	4%
0320 Organisation Irregular	-	-	-	-
Total Donations and legacies	80,482	52%	79,098	52%
Income from Charitable activities				
0500 Building & Room Hire	15,316	10%	15,732	10%
0510 Cafe Sales	-	-	-	-
0520 Event Income	718	0%	958	1%
0530 Club Subs	-	-	-	-
0550 Sales	190	-	31,769	21%
Total Income from Charitable activities	16,224	10%	48,460	32%
Other Income				
0600 Grants & Trusts	10,030	6%	18,364	12%
0650 Contributions (Casey)	1,183	1%	1,860	1%
0700 Gift Aid	30,494	20%	0	0%
0900 Bank Interest	1,125	1%	301	-
0950 Uncategorised Income	15,222	10%	2,847	-
Total Other Income	58,055	38%	23,372	15%
TOTAL INCOME	154,761	100%	150,930	100%
Summary				
Congregation Income (incl Gift Aid)	110,531	71%	73,798	49%
Building Hire	15,316	10%	15,732	10%
Grants & Trusts	10,030	6%	18,364	12%
Other	18,884	12%	43,036	29%
TOTAL INCOME	154,761	100%	150,930	100%

Analysis of Expenditure

January - December 2024

EXPENDITURE	2024	%	2023	%
Expenditure on Charitable Activities				
1010 Electricity	12,222	9%	9,539	10%
1012 Gas	2,531	2%	898	1%
1015 Water	1,217	1%	2,463	2%
1016 Internet & Phone	703	0%	628	1%
1018 Waste Management	1,713	1%	1,962	2%
1019 Insurances	2,146	2%	1,964	2%
1020 Building Upkeep & Maintenance	10,216	7%	11,830	12%
1022 Grounds Maintenance	875	1%	1,140	1%
1025 Building Cleaning	6,406	5%	4,080	4%
1030 Sanitary Services	135	0%	253	0%
1045 Building Development	-	-	200	0%
1110 AV & IT	1,419	1%	128	0%
1120 Office Supplies	148	0%	-	-
1130 Memberships & Licences	2,679	2%	2,345	2%
1200 Regular Mission Support	4,242	3%	4,175	4%
1210 Irregular Mission Support	-	-	-	-
1310 Pastor Salary	37,067	26%	31,467	32%
1315 HMRC Payments	4,620	3%	1,611	2%
1330 Leaseback	10,200	7%	10,200	10%
1350 Travel Expenses	1,100	1%	1,016	1%
1355 Transport	-	-	112	0%
1360 Pension Contributions	3,872	3%	3,185	3%
1410 Training	1,652	1%	1,030	1%
1430 Resources	2,109	1%	1,651	2%
1470 Holidays & Camps	8,752	6%	-	-
1475 Event Costs	-	-	-	-
1480 Meals & Catering	6,269	4%	4,810	5%
1490 Gifts	2,546	2%	58	0%
1520 WC Activities	-	-	-	-
1600 Kitchen Supplies	2,056	1%	1,582	2%
1650 Furniture	1,858	1%	13	0%
1700 Legal and professional fees	1,680	1%	-	-
1900 Uncatergorised Expense	10,272	7%	1,345	1%
TOTAL EXPENDITURE	140,705	100%	99,682	100%
Summary				
Building Running Costs	38,164	27%	34,757	35%
Staff Costs	58,512	42%	48,620	49%
Gifts to others	6,788	5%	4,233	4%
Ministry Running Costs	37,242	26%	11,872	12%
TOTAL EXPENDITURE	140,705	100%	99,482	100%

Analysis of Funds

January - December 2024

	0000 General Fund	0010 Reserves	0015 Pension Reserves	0020 Mens Ministry	0021 Welcome Club	0022 Junior Church	0023 Rooted	0024 Speke Kidz	0025 Cafe	0031 Speke Totz	0040 Mission & Gifts	0050 Church Camps	0055 Kids Camps	0070 Insurance Claims	2023 Houshold Support	2023 John Moore	2023 Manshed	2023 Steve Morgan	Agency Collections	TOTAL
FUNDS BROUGHT FORWARD	54,443	15,000	1,800	(199)	78	28	672	(59)	(3,011)	40	2,165	206	175	(50)	0	1,809	(440)	(39)	0	72,617
Income																				
0110 Congregation Regular	70,725											235								70,960
0120 Congregation Irregular	3,472										815	4,790								9,077
0210 Non Congregation Regular																				0
0220 Non Congregation Irregular	446																			446
0320 Organision Irregular																				0
0500 Building & Room Hire	15,316																			15,316
0510 Cafe Sales																				0
0520 Event Income					718															718
0530 Club Subs																				0
0550 Sales	190																			190
0600 Grants & Trusts	1,280														500		750	7,500		10,030
0650 Contributions (Casey)	1,183																			1,183
0700 Gift Aid	30,494																			30,494
0900 Bank Interest	1,125																			1,125
0950 Uncategorized Income	5,000													10,222						15,222
Total Income	129,231	0	0	0	718	0	0	0	0	0	815	5,025	0	10,222	500	0	750	7,500	0	154,761

Analysis of Funds continued...

January - December 2024

	0000	0010	0015	0020	0021	0022	0023	0024	0025	0031	0040	0050	0055	0070	2023	2023	2023	2023	Agency	TOTAL
	General	Reserves	Pension	Mens	Welcome	Junior	Rooted	Speke	Cafe	Speke	Mission	Church	Kids	Insurance	Household	John	Manshed	Steve	Collections	
	Fund		Reserves	Ministry	Club	Church		Kidz		Totz	& Gifts	Camps	Camps	Claims	Support	Moore		Morgan		
Expenditures																				
1010 Electricity	6,347														500	246		5,129		12,222
1012 Gas	340															1,184		1,006		2,531
1015 Water	445															85		687		1,217
1016 Internet & Phone	586															117				703
1018 Waste Management	1,239															176		298		1,713
1019 Insurances	2,146																			2,146
1020 Building Upkeep & Maintenance	10,216																			10,216
1022 Grounds Maintenance	875																			875
1025 Building Cleaning	4,158								2,248											6,406
1030 Sanitary Services	135																			135
1110 AV & IT	1,419																			1,419
1120 Office Supplies	148																			148
1130 Memberships & Licences	2,679																			2,679
1200 Regular Mission Support											4,242									4,242
1310 Pastor Salary	37,067																			37,067
1315 HMRC Payments	4,620																			4,620
1330 Leaseback	10,200																			10,200
1350 Travel Expenses	1,100																			1,100
1360 Pension Contributions	3,872																			3,872
1410 Training	1,652																			1,652
1430 Resources	865					45		327	383	59			122				309			2,109
1450 Advertising/Promotional													8,752							8,752
1480 Meals & Catering	95			323	553			14	5,209				76							6,269
1490 Gifts											2,546									2,546
1600 Kitchen Supplies	1,369								687											2,056
1650 Furniture	1,597									261										1,858
1700 Legal and professional fees	1,680																			1,680
1900 Uncatergorised Expense														10,272						10,272
Total Expenditures	94,850	0	0	323	553	45	0	340	8,527	319	6,788	8,950	0	10,272	500	1,809	309	7,120	0	140,705
Fund Transfer (IN)			1,800																	1,800
Fund Transfer (OUT)	1,800																			1,800
Fund Transfer (NET)	(1,800)	0	1,800	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net Income/(Expenditure)	32,581	0	1,800	(323)	165	(45)	0	(340)	(8,527)	(319)	(5,973)	(3,925)	0	(50)	0	(1,809)	441	380	0	14,055
FUNDS CARRIED FORWARD	87,024	15,000	3,600	(522)	243	(17)	672	(399)	(11,538)	(279)	(3,809)	(3,719)	175	(100)	0	0	1	341	0	86,673

Accounting Notes

1. Basis of Accounting

The financial statements have been prepared in accordance with the Charities Act 2011. There may be minor discrepancies in the totals as the pence are not being shown.

2. Annual Report & Annual Return

In 2010 Speke Baptist Church were registered as a Charity (Nr 1134673) and accordingly have prepared an Annual Report for year ending 31 December 2024.

3. Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. *Restricted funds* are subjected to restrictions on the expenditure imposed by the donor or contained in the terms of the grant.

4. Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received. The associated tax recovery from donations under Gift Aid are not recognised as income when the donation is received, but rather when the reclaim is received from HMRC. [These accounts include Gift Aid claimed up to and including 31 December 2023](#). Legacies are accounted for when their receipt is certain and can be properly quantified. All other income is generally recognised when it is receivable.

5. Resources Expended

Resources expended are recognised in the period to which they are incurred and included attributable VAT which cannot be recovered. They are allocated to the activity to which they relate. As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

6 Unrecognised Expenses & Income

From time-to-time certain income & expenditure is classified as Unrecognised. In most cases these are transactions which have been undertaken in error (i.e., a gas invoice payment which has been returned) and there is a matching or similar transaction which has been assigned the relevant activity code.

7. Taxation

As part of the 'Fellowship of Independent Evangelical Churches (FIEC), the church is an *excepted* charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect to income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

8. Staff Costs & Trustees Expenses

No employee received emoluments greater than £60,000 during the year.

Matthew Stevenson (Trustee) provides ground maintenance for the church properties. The cost for this service amounted to £875 in the fiscal year.

Stephen Casey (Trustee) and Tim Berry (Trustee) are the employed Pastor/Elders of the church and received total remunerations of £32,413 + & £14,853 respectively in the fiscal year.

9. Related Charities

The custodian Trustee of the Church is the Fellowship Property Trust, charity number 251395. The Church is also a member of the Fellowship of Independent Evangelical Churches.

10. Reserves Policy

The church's policy on reserves is to target a reserve of £15,000, based on the principle of being able to fulfill obligations to pay Employees for a period of 3 months should the charities income cease entirely.

For 2024 reserves remain at £15,000.

11. Mission Fund Policy

The church's policy is that the Mission Fund allocated for each year is to be based on 10% of the previous years "0110 Congregation Regular" Donations.

The Congregation Regular Donations for 2023	= £71,826
Budget 2024	= £7,183
Spend 2024	= £6,742

Surplus funds are not accumulated year on year.

12. Tangible Assets

C200 Noah's Ark: Speke Baptist Church is the beneficial owner (subject to the relevant trusts) of this asset, the legal title to which is held by the church's custodian trustees of the Fellowship Property Trust. The building value has been assessed based on market value.

C300 FFE & ITC: assessed at previous years value less 10%

SPEKE BAPTIST CHURCH

England & Wales - Charity number 1134673

Accounts

TELLING THE JESUS
STORY IN SPEKE



Trustees Annual Report

For the period

1st January to
31st December
2023

SPEKE BAPTIST
CHURCH at the
NOAH'S ARK
CENTRE



Speke Baptist Church @ The Noah's Ark Centre

50 Ganworth Road, Speke
Liverpool L24 2SA

Registered Charity Number 1134673

Purpose:

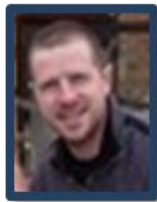
The principal purpose of the church is the advancement of the Christian faith according to the principles of the Baptist denomination. The church may also advance education and carry out other charitable purposes in the UK and/or other parts of the world.

Leaders:

The Church is overseen by Elders and Trustees appointed by the members according to the Church's constitution.



Matthew Stevenson
Chair of Trustees



Steve Casey
Elder (Pastor) and Trustee



Andy Langton
Elder and Trustee



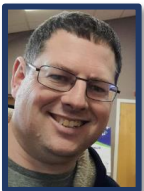
Nathan Gillett
Elder and Trustee



Andrea Gill
Secretary and Trustee



Colin Campbell
Treasurer and Trustee



Tim Berry
Elder (Associate Pastor) and Trustee

Tim Berry joined the church as part-time Elder, Associate Pastor and Trustee in March 2023.

The Fellowship Property Trust acts as holding trustee for the church.

Speke Baptist Church is a member of the Fellowship of Independent Evangelical Churches (FIEC).

Activities:

All the trustees have had regard to the guidance issued by the Charities Commission on Public Benefit. The documents on Advancement of Religion for Public Benefit have also been consulted to ensure activities over the year are appropriate.

The information below provides an overview of the activities that occurred over the year. All were open to anyone who wanted to be involved and were provided free of charge.

- Our weekly Sunday morning services are attended by between 60-80 people each week. Approximately 50% are under 18 years of age.
- Our weekly children's club 'Speke kids' continues. We have a consistent group of children attending every week since, with weekly attendances being between 25 and 35 children aged 4-11 years of age
- 'Speke Youth', our teenage group has a group of between 10 and 20 young people who attend regularly. They enjoy socialising, playing games and reading the Bible together
- The 'community café' which runs every Tuesday and Thursday morning has been hugely popular over the last year. We provide free bacon or sausage sandwiches, cake, coffee and tea to anyone from the local community who wants to come in for a chat. We have established a group of regulars who now provide a warm welcome to others who are feeling isolated and looking for friendship and somewhere to go.
- The 'Welcome Club' uses the café area to provide a warm and welcoming atmosphere and a simple lunch on Mondays. Approximately 10 seniors from the community come each week and have made good friendships and support each other.
- The church's satellite of South Liverpool Foodbank continued twice-weekly throughout the year and was very busy providing hundreds of food parcels to individuals and families in the local area. The debt advice service provided by Riverside Floating Support to accompany the foodbank sessions continues to be very well used.
- New activities set up this year include Cross Roads for those struggling with addiction and the Noah's Workshop which provides friendship for men through woodwork and repairing broken furniture etc.
- The Fella's lunch was stopped during COVID but restarted this year. This provides free food and friendship for between 4 and 8 men weekly.
- Encouragement of personal and spiritual growth of church members by meeting 1:1 or in small groups to pray and read the bible together continued throughout the year
- Information about the activities of the church is available through the website www.spekebaptistchurch.org.uk and via social media such as Facebook and Instagram.

The church continues to support the work of Christian missionaries in Indonesia and Kosovo both financially and with prayer. We also support Radstock ministries, the Christian Institute and Open Doors.

The benefits available to anyone involved with our church include finding more out about the Christian faith, friendships with other Christians and a personal relationship with God. We have been thrilled to have the opportunity to share what faith in Jesus means to us, with many new people this year.

Apart from Sunday services, all our activities are run by teams of volunteers. We have approximately 30 volunteers from the church regularly involved with children's clubs, foodbank, café and the elderly lunch club. Approximately 8 other volunteers support the foodbank rotas.

The timetable of weekly activities which took place in the Noah's Ark centre in 2023 is shown below.

Day	Time	Activity
Monday	9-3	PSS - Adults with Learning difficulties (LD)
	10-12	Welcome Club
	5-6	Cross Roads addiction support group
	6-7	Clubbercise
Tuesday	10-12	Foodbank
	10-12	Computer club
	10-12	Noah's Workshop
	10-12	Community cafe
	12.15 to 1.45	Fella's Lunch
	6.30-7.30	Speke Kids
	7.45-9	Speke Youth
Wednesday	6-9	Speke Balmoral Morris Dancers
	9-3	PSS - Adults with LD
Thursday	5-9	Kavs Crusaders Majorettes
	10-12	Foodbank
	10-12	Community cafe
	10-12	Noah's Workshop
	1-2.30	Speke Tots
	4.30-9	Rainbows, Brownies and Guides
Friday	6-7	Clubbercise
	9-3	PSS - Adults with LD
Saturday	5-9	Liverpool Elite Majorettes
	9.30-11.30	Who let the Dads out?
Sunday	10-12	Liverpool Elite Majorettes
	10.45-12.30	Church service and Junior Church
	1-6	Speke Diamonds Majorettes

Other activities

- Majorette/Morris Dancing Troupes hired the building on a weekly basis: Speke Diamonds, Kavs Crusaders, Speke Balmoral and Liverpool Elite
- Rainbows, Brownies and Guides continued to hire our premises at a low cost
- The Noah's Ark Computer Club used the centre at no charge.
- Clubbercise exercise classes ran each week.


Financial review

See accounts for details of the charity’s finances, grants awarded and for private benefits to trustees.

The trustees declare that they have approved the trustees’ report above.

Signed on behalf of the charity’s trustees

Signature(s)



Full name(s):

Colin Campbell

Andrea Gill

Position:

Trustee (Treasurer)

Trustee (Secretary)

Date:

29/10/2024

29/10/2024



FINANCIAL STATEMENTS

Speke Baptist Church
For the period ended 31 December 2023

Prepared on
20 October 2024

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Independent Examiner's Report

I report on the financial statement of Speke Baptist Church for the year ending 31 December 2023, which are set out within this report.

Respective Responsibilities

The charity trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year 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 Report

My examination was carried out in accordance with 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 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 matter has come to my attention (~~other than that disclosed below~~) *Delete words in brackets if they do not apply

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

2. to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed by the Independent Examiner:



Date: 26 October 2024

Name: Richard Brettell

Relevant professional qualifications (if any): RICS

Address: 8 Oxford Court, Manchester, M23WQ

Disclosure (brief details is any): None

Treasurers Statement

I have prepared these financial statements for the year ended 31 December 2023.

Singed:



Date: 20 October 2024

Name: Colin Campbell

Address: 102 East Millwood Road, Liverpool, L24 6SF

PRESENTED TO THE TRUSTEES

APPROVED by the Trustees at the Trustees via electronic communication week commencing 27 October 2024 and signed on behalf of the Trustees:

Signed:



Date: 28 October 2023

Name: Andrea Gill

Address: 2 Oakland Road, Liverpool, L19 9DU

Balance Sheet

As of December 31, 2023

		End of 2023	End of 2022
CASH AT BANK & IN HAND			
B400	Barclays #1 Account	10,211	11,384
B401	Barclays #2 Account	62,529	10,002
B500	Petty Cash	38	(52)
Sub-Total		72,778	21,334
Annual Change		51,444	10,110
FIXED ASSETS			
A200	Noahs Ark Building	200,000	200,000
A210	Old Church Building	0	25,000
A300	FFE & ICT	22,844	25,382
Sub-Total		222,844	250,382
TOTAL NET ASSETS		295,622	271,716

Fund Balances

As of December 31, 2023

			End of 2023	End of 2022
CASH IN HAND AND AT THE BANK: REPRESENTED BY FUNDS				
0000 General Fund	Unrestricted	General Funds of the Church	54,443	8,288
0010 Reserves	Designated	General Reserves of the Church as per the Reserves Policy	15,000	10,000
0015 Pension Reserves	Designated	Reserves in relation to Pension Liabilities	1,800	504
0020 Mens Ministry	Designated	Funds relating to Mens Ministry	(199)	(59)
0021 Welcome Club	Designated	Funds relating to Welcome Club activities	78	(49)
0022 Junior Church	Designated	Funds relating to Junior Church Activities	28	28
0023 Rooted	Designated	Funds relating to Youth Work Activities	672	672
0024 Speke Kidz	Designated	Funds relating to Speke Kids Activities	(59)	273
0025 Cafe	Designated	Funds relating to operating the Community Cafe	(3,011)	880
0031 Speke Totz	Designated	Funds relating to Speke Totz Activities	40	118
0040 Mission & Gifts	Designated	Mission Fund based on 10% of previous years regular income	2,165	1,157
0045 Gift Fund	Designated	Fund for the collection and provision of gifts	(0)	(1,115)
0050 Church Camps	Designated	Funds designated towards Church camps/weekends/holidays	206	206
0055 Kids Camps	Designated	Funds designated towards Youth camps/weekends/holidays	175	175
0060 Trainee Fund	Designated	Funds relating to Trainee	0	0
2020 Eleanor Rathbone	Restricted	3x2k grant towards utility bills Jul 20 to Nov 23	0	0
2020 Steve Morgan COVID Fund	Restricted	£26k to support Café 25% p'd '20. 25% p'd Feb '21 with remaining 50% p'd monthly (£590) until Mar '23	0	291
2023 Break-in	Restricted	Insurance claim to cover costs - £50 excess	(50)	NA
2023 FIEC Hardship	Restricted	£500 grant towards energy costs	0	NA
2023 Household Support	Restricted	2 x £500 via SL foodbank to support costs of operating foodbank	NK	NA
2023 John Moore Fund	Restricted	£5000 towards running costs	1,809	NA
2023 Mashed	Restricted	£1700 from Hemby charitable Trust toward starting Mashed project	(440)	NA
2023 Steve Morgan	Restricted	3 year grant of £7500 per year towards running costs.	(39)	NA
Agency Collections	Restricted	Funds collected on behalf of third party organisation	0	0
Sub-Total			72,617	21,369

Analysis of Income

January - December 2023

INCOME	2023	2022
Donations and legacies		
0110 Congregation Regular	71,826	63,792
0120 Congregation Irregular	1,972	9,400
0210 Non Congregation Regular	-	-
0220 Non Congregation Irregular	5,300	-
0320 Organisation Irregular	-	-
Total Donations and legacies	79,098	73,192
Income from Charitable activities		
0500 Building & Room Hire	15,732	12,803
0510 Cafe Sales	-	-
0520 Event Income	958	-
0530 Club Subs	-	52
0550 Sales	31,769	-
Total Income from Charitable activities	48,460	12,854
Other Income		
0600 Grants & Trusts	18,364	7,154
0650 Contributions (Casey)	1,860	800
0700 Gift Aid	0	14,943
0900 Bank Interest	301	2
0950 Uncategorised Income	2,847	8,630
Total Other Income	23,372	31,530
TOTAL INCOME	150,930	117,576

Analysis of Expenditure

January - December 2023

EXPENDITURE	2023	2022
Expenditure on Charitable Activities		
1010 Electricity	9,539	6,083
1012 Gas	898	636
1015 Water	2,463	5,447
1016 Internet & Phone	628	953
1018 Waste Management	1,962	1,309
1019 Insurances	1,964	2,783
1020 Building Upkeep & Maintenance	11,830	5,518
1022 Grounds Maintenance	1,140	1,045
1025 Building Cleaning	4,080	2,955
1030 Sanitary Services	253	270
1045 Building Development	200	0
1110 AV & IT	128	405
1120 Office Supplies	0	321
1130 Memberships & Licences	2,345	3,060
1200 Regular Mission Support	4,175	4,200
1210 Irregular Mission Support	0	400
1310 Pastor Salary	31,467	30,277
1315 HMRC Payments	1,611	5,465
1330 Leaseback	10,200	13,100
1350 Travel Expenses	1,016	1,868
1355 Transport	112	93
1360 Pension Contributions	3,185	4,678
1410 Training	1,030	567
1430 Resources	1,651	1,221
1475 Event Costs	0	(28)
1480 Meals & Catering	4,810	2,525
1490 Gifts	58	6,700
1520 WC Activities	0	(148)
1600 Kitchen Supplies	1,582	787
1650 Furniture	13	
1700 Legal and professional fees	0	4,977
1900 Uncatergorised Expense	1,345	
TOTAL EXPENDITURE	99,682	107,466

Financial Activities by % of Total Income

January - December 2023

INCOME	2023	%	2022	%
Donations and legacies				
0110 Congregation Regular	71,826	48%	63,792	54%
0120 Congregation Irregular	1,972	1%	9,400	8%
0210 Non Congregation Regular	-	-	-	-
0220 Non Congregation Irregular	5,300	4%	-	-
0320 Organisation Irregular	-	-	-	-
Total Donations and legacies	79,098	52%	73,192	62%
Income from Charitable activities				
0500 Building & Room Hire	15,732	10%	12,803	11%
0510 Cafe Sales	-	-	-	-
0520 Event Income	958	1%	-	-
0530 Club Subs	-	-	52	-
0550 Sales	31,769	21%	-	-
Total Income from Charitable activities	48,460	32%	12,854	11%
Other Income				
0600 Grants & Trusts	18,364	12%	7,154	6%
0650 Contributions (Casey)	1,860	1%	800	1%
0700 Gift Aid	0	0%	14,943	13%
0900 Bank Interest	301	-	2	-
0950 Uncategorised Income	2,847	-	8,630	-
Total Other Income	23,372	15%	31,530	27%
TOTAL INCOME	150,930	100%	117,576	100%
Summary				
Congregation Income (incl Gift Aid)	73,798	49%	88,136	75%
Building Hire	15,732	10%	12,803	11%
Grants & Trusts	18,364	12%	7,154	6%
Other	43,036	29%	9,484	8%
TOTAL EXPENDITURE	150,930	100%	117,576	100%

Financial Activities by % of Total Expense

January - December 2023

EXPENDITURE	2023	%	2022	%
Expenditure on Charitable Activities				
1010 Electricity	9,539	10%	6,083	6%
1012 Gas	898	1%	636	1%
1015 Water	2,463	2%	5,447	5%
1016 Internet & Phone	628	1%	953	1%
1018 Waste Management	1,962	2%	1,309	1%
1019 Insurances	1,964	2%	2,783	3%
1020 Building Upkeep & Maintenance	11,830	12%	5,518	5%
1022 Grounds Maintenance	1,140	1%	1,045	1%
1025 Building Cleaning	4,080	4%	2,955	3%
1030 Sanitary Services	253	0%	270	0%
1045 Building Development	200	0%	0	0%
1110 AV & IT	128	0%	405	0%
1120 Office Supplies	0	0%	321	0%
1130 Memberships & Licences	2,345	2%	3,060	3%
1200 Regular Mission Support	4,175	4%	4,200	4%
1210 Irregular Mission Support	0	0%	400	0%
1310 Pastor Salary	31,467	32%	30,277	28%
1315 HMRC Payments	1,611	2%	5,465	5%
1330 Leaseback	10,200	10%	13,100	12%
1350 Travel Expenses	1,016	1%	1,868	2%
1355 Transport	112	0%	93	0%
1360 Pension Contributions	3,185	3%	4,678	4%
1410 Training	1,030	1%	567	1%
1430 Resources	1,651	2%	1,221	1%
1475 Event Costs	0	0%	(28)	0%
1480 Meals & Catering	4,810	5%	2,525	2%
1490 Gifts	58	0%	6,700	6%
1520 WC Activities	0	0%	(148)	0%
1600 Kitchen Supplies	1,582	2%	787	1%
1650 Furniture	13	0%		0%
1700 Legal and professional fees	0	0%	4,977	5%
1900 Uncatergorised Expense	1,345	1%		0%
TOTAL EXPENDITURE	99,682	100%	107,466	100%
Summary				
Building Running Costs	34,757	35%	26,998	25%
Staff Costs	48,620	49%	56,047	52%
Gifts to others	4,233	4%	11,300	11%
Ministry Running Costs	11,872	12%	13,121	12%
TOTAL EXPENDITURE	99,482	100%	107,466	100%

Analysis of Funds

January - December 2023

	0000 General Fund	0010 Reserves	0015 Pension Reserves	0020 Mens Ministry	0021 Welcome Club	0022 Junior Church	0023 Rooted	0024 Speke Kidz	0025 Cafe	0031 Speke Totz	0040 Mission & Gifts	0045 Gift Fund	0050 Church Camps	0055 Kids Camps	0060 Trainee Fund	2020 Eleanor Rathbone	2020 Steve Morgan COVID Fund	2023 Break-in	2023 FIEC Hardship	2023 Houshold Support	2023 John Moore Fund	2023 Manshed	2023 Steve Morgan	Agency Collections	TOTAL	
FUNDS BROUGHT FORWARD	8,288	10,000	504	(59)	(49)	28	672	273	880	118	1,157	(1,115)	206	175	0	0	291	0	0	0	0	0	0	0	0	21,369
Income																										
0110 Congregation Regular	71,826																									71,826
0120 Congregation Irregular	1,972																									1,972
0210 Non Congregation Regular	5,300																									5,300
0220 Non Congregation Irregular																										0
0320 Organision Irregular																										0
0500 Building & Room Hire	15,732																									15,732
0510 Cafe Sales																										0
0520 Event Income					958																					958
0530 Club Subs																										0
0550 Sales	25,372										6,397															31,769
0600 Grants & Trusts																4,000	1,789		500	1,000	5,000	1,700	4,375			18,364
0650 Contributions (Casey)	1,860																									1,860
0700 Gift Aid																										0
0900 Bank Interest	301																									301
0950 Uncategorised Income	550																	2,297								2,847
Total Income	122,914	0	0	0	958	0	0	0	0	0	6,397	0	0	0	0	4,000	1,789	2,297	500	1,000	5,000	1,700	4,375	0	150,930	

Analysis of Funds continued...

January - December 2023

	0000 General Fund	0010 Reserves	0015 Pension Reserves	0020 Mens Ministry	0021 Welcome Club	0022 Junior Church	0023 Rooted	0024 Speke Kidz	0025 Cafe	0031 Speke Totz	0040 Mission & Gifts	0045 Gift Fund	0050 Church Camps	0055 Kids Camps	0060 Trainee Fund	2020 Eleanor Rathbone	2020 Steve Morgan COVID Fund	2023 Break-in	2023 FIEC Hardship	2023 Household Support	2023 John Moore Fund	2023 Manshed	2023 Steve Morgan	Agency Collections	TOTAL		
Expenditures																											
1010 Electricity	790															4,000	446			1,000	918		2,385			9,539	
1012 Gas	489																324						86			898	
1015 Water	854																127				938		544			2,463	
1016 Internet & Phone	382																				246		734			1,362	
1018 Waste Management	613																295				319		314			1,541	
1019 Insurances	881																				770					1,650	
1020 Building Upkeep & Maintenance	7,078																78	2,347	500				1,827			11,830	
1021 Window Cleaning																										0	
1022 Grounds Maintenance	1,140																									1,140	
1025 Building Cleaning	2,999																729						352			4,080	
1030 Sanitary Services	253																									253	
1045 Building Development																							200			200	
1110 AV & IT	128																									128	
1120 Office Supplies																										0	
1130 Memberships & Licences	2,345																									2,345	
1200 Regular Mission Support											4,175															4,175	
1210 Irregular Mission Support																										0	
1310 Pastor Salary	31,467																									31,467	
1315 HMRC Payments	1,611																									1,611	
1320 Trainee Allowance																										0	
1330 Leaseback	10,200																									10,200	
1350 Travel Expenses	1,016																									1,016	
1355 Transport					112																					112	
1360 Pension Contributions	3,185																									3,185	
1410 Training	1,030																									1,030	
1430 Resources	1,119				23			332		65													112			1,651	
1450 Advertising/Promotional																										0	
1470 Holidays & Camps																										0	
1475 Event Costs																										0	
1480 Meals & Catering				139	697				3,892								81									4,810	
1490 Gifts											58															58	
1510 GLADS Activities																										0	
1520 WC Activites																										0	
1600 Kitchen Supplies	1,582																									1,582	
1650 Furniture										13																13	
1660 External Trainers																										0	
1700 Legal and professional fees																										0	
1900 Uncatergorised Expense	1,345																									1,345	
Total Expenditures	70,505	0	0	139	831	0	0	332	3,892	77	4,233	0	0	0	0	4,000	2,080	2,347	500	1,000	3,191	2,140	4,414	0	99,682		
Fund Transfer (IN)	546	5,000	1,800									1,115														8,461	
Fund Transfer (OUT)	6,800		504									1,157															8,461
Fund Transfer (NET)	(6,254)	5,000	1,296	0	0	0	0	0	0	0	(1,157)	1,115	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Net Income/(Expenditure)	46,155	5,000	1,296	(139)	127	0	0	(332)	(3,892)	(77)	1,008	1,115	0	0	0	0	(291)	(50)	0	0	1,809	(440)	(39)	0	51,248		
FUNDS CARRIED FORWARD	54,443	15,000	1,800	(199)	78	28	672	(59)	(3,011)	40	2,165	(0)	206	175	0	0	(0)	(50)	0	0	1,809	(440)	(39)	0	72,617		

Accounting Notes

1. Basis of Accounting

The financial statements have been prepared in accordance with the Charities Act 2011. There may be minor discrepancies in the totals as the pence are not being shown.

2. Annual Report & Annual Return

In 2010 Speke Baptist Church were registered as a Charity (Nr 1134673) and accordingly have prepared an Annual Report for year ending 31 December 2023.

3. Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. *Restricted funds* are subjected to restrictions on the expenditure imposed by the donor or contained in the terms of the grant.

4. Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received. The associated tax recovery from donations under Gift Aid are not recognised as income when the donation is received, but rather when the reclaim is received from HMRC. [Gift Aid was not claimed in this financial year. Gift Aid due from donations 1 June 2022 onwards will be claimed in 2024.](#) Legacies are accounted for when their receipt is certain and can be properly quantified. All other income is generally recognised when it is receivable.

5. Resources Expended

Resources expended are recognised in the period to which they are incurred and included attributable VAT which cannot be recovered. They are allocated to the activity to which they relate. As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

6 Unrecognised Expenses & Income

From time-to-time certain income & expenditure is classified as Unrecognised. In most cases these are transactions which have been undertaken in error (i.e., a gas invoice payment which has been returned) and there is a matching or similar transaction which has been assigned the relevant activity code.

7. Taxation

As part of the 'Fellowship of Independent Evangelical Churches (FIEC), the church is an *excepted* charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect to income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

8. Staff Costs & Trustees Expenses

No employee received emoluments greater than £60,000 during the year.

Matthew Stevenson (Trustee) provides ground maintenance for the church properties. The cost for this service amounted to £1,140 in the fiscal year.

Stephen Casey (Trustee) and Tim Berry (Trustee) are the employed Pastor/Elders of the church and received total remunerations of £30,144 + & £11,523 respectively in the fiscal year.

Tim Berry (Trustee & Pastor/Elder) was appointed March 2023 in a part time capacity.

The appointment of all the above was made following the process outlined in the constitution.

9. Related Charities

The custodian Trustee of the Church is the Fellowship Property Trust, charity number 251395. The Church is also a member of the Fellowship of Independent Evangelical Churches.

10. Reserves Policy

The church's policy on reserves is to target a reserve of £15,000. This is based on the principle of being able to fulfill obligations to pay Employees for a period of 3 months should the charities income cease entirely. It should be noted that between 2015 & 2022 the reserves have fluctuated between £5,000 & £10,000. For 2023 they have increased from £10,000 (2022) to £15,000.

11. Mission Fund Policy

The church's policy is that the Mission Fund allocated for each year is to be based on 10% of the previous years "0110 Congregation Regular" Donations.

The Congregation Regular Donations for 2022 = £63,792

Therefore,

Mission Budget for 2023 = **£6,379**

0040 Mission Fund spend for 2023 = £4,175

0045 Gift Fund spend for 2023 = £ 25

Total spend = £4,200

Surplus funds are not accumulated year on year.

12. Tangible Assets

C100 Old Church Building: Speke Baptist Church was sold to South Liverpool Homes after a near 7 year process while LCC agreed to relinquish the restrictive covenant on the land.

C200 Noah's Ark: Speke Baptist Church is the beneficial owner (subject to the relevant trusts) of this asset, the legal title to which is *held by the church's custodian trustees of the Fellowship Property Trust. The building value has been assessed based on market value.*

C300 FFE & ITC: assessed at previous years value less 10%



FINANCIAL STATEMENTS

Speke Baptist Church
For the period ended 31 December 2023

Prepared on
20 October 2024

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Independent Examiner's Report

I report on the financial statement of Speke Baptist Church for the year ending 31 December 2023, which are set out within this report.

Respective Responsibilities

The charity trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year 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 Report

My examination was carried out in accordance with 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 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 matter has come to my attention (~~other than that disclosed below~~) *Delete words in brackets if they do not apply

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

2. to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed by the Independent Examiner:



Date: 26 October 2024

Name: Richard Brettell

Relevant professional qualifications (if any): RICS

Address: 8 Oxford Court, Manchester, M23WQ

Disclosure (brief details is any): None

Treasurers Statement

I have prepared these financial statements for the year ended 31 December 2023.

Singed:



Date: 20 October 2024

Name: Colin Campbell

Address: 102 East Millwood Road, Liverpool, L24 6SF

PRESENTED TO THE TRUSTEES

APPROVED by the Trustees at the Trustees via electronic communication week commencing 27 October 2024 and signed on behalf of the Trustees:

Signed:



Date: 28 October 2023

Name: Andrea Gill

Address: 2 Oakland Road, Liverpool, L19 9DU

Balance Sheet

As of December 31, 2023

		End of 2023	End of 2022
CASH AT BANK & IN HAND			
B400	Barclays #1 Account	10,211	11,384
B401	Barclays #2 Account	62,529	10,002
B500	Petty Cash	38	(52)
Sub-Total		72,778	21,334
	Annual Change	51,444	10,110
FIXED ASSETS			
A200	Noahs Ark Building	200,000	200,000
A210	Old Church Building	0	25,000
A300	FFE & ICT	22,844	25,382
Sub-Total		222,844	250,382
TOTAL NET ASSETS		295,622	271,716

Fund Balances

As of December 31, 2023

			End of 2023	End of 2022
CASH IN HAND AND AT THE BANK: REPRESENTED BY FUNDS				
0000 General Fund	Unrestricted	General Funds of the Church	54,443	8,288
0010 Reserves	Designated	General Reserves of the Church as per the Reserves Policy	15,000	10,000
0015 Pension Reserves	Designated	Reserves in relation to Pension Liabilities	1,800	504
0020 Mens Ministry	Designated	Funds relating to Mens Ministry	(199)	(59)
0021 Welcome Club	Designated	Funds relating to Welcome Club activities	78	(49)
0022 Junior Church	Designated	Funds relating to Junior Church Activities	28	28
0023 Rooted	Designated	Funds relating to Youth Work Activities	672	672
0024 Speke Kidz	Designated	Funds relating to Speke Kids Activities	(59)	273
0025 Cafe	Designated	Funds relating to operating the Community Cafe	(3,011)	880
0031 Speke Totz	Designated	Funds relating to Speke Totz Activities	40	118
0040 Mission & Gifts	Designated	Mission Fund based on 10% of previous years regular income	2,165	1,157
0045 Gift Fund	Designated	Fund for the collection and provision of gifts	(0)	(1,115)
0050 Church Camps	Designated	Funds designated towards Church camps/weekends/holidays	206	206
0055 Kids Camps	Designated	Funds designated towards Youth camps/weekends/holidays	175	175
0060 Trainee Fund	Designated	Funds relating to Trainee	0	0
2020 Eleanor Rathbone	Restricted	3x2k grant towards utility bills Jul 20 to Nov 23	0	0
2020 Steve Morgan COVID Fund	Restricted	£26k to support Café 25% p'd '20. 25% p'd Feb '21 with remaining 50% p'd monthly (£590) until Mar '23	0	291
2023 Break-in	Restricted	Insurance claim to cover costs - £50 excess	(50)	NA
2023 FIEC Hardship	Restricted	£500 grant towards energy costs	0	NA
2023 Household Support	Restricted	2 x £500 via SL foodbank to support costs of operating foodbank	NK	NA
2023 John Moore Fund	Restricted	£5000 towards running costs	1,809	NA
2023 Mashed	Restricted	£1700 from Hemby charitable Trust toward starting Mashed project	(440)	NA
2023 Steve Morgan	Restricted	3 year grant of £7500 per year towards running costs.	(39)	NA
Agency Collections	Restricted	Funds collected on behalf of third party organisation	0	0
Sub-Total			72,617	21,369

Analysis of Income

January - December 2023

INCOME	2023	2022
Donations and legacies		
0110 Congregation Regular	71,826	63,792
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0900 Bank Interest	301	2
0950 Uncategorised Income	2,847	8,630
Total Other Income	23,372	31,530
TOTAL INCOME	150,930	117,576

Analysis of Expenditure

January - December 2023

EXPENDITURE	2023	2022
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1022 Grounds Maintenance	1,140	1,045
1025 Building Cleaning	4,080	2,955
1030 Sanitary Services	253	270
1045 Building Development	200	0
1110 AV & IT	128	405
1120 Office Supplies	0	321
1130 Memberships & Licences	2,345	3,060
1200 Regular Mission Support	4,175	4,200
1210 Irregular Mission Support	0	400
1310 Pastor Salary	31,467	30,277
1315 HMRC Payments	1,611	5,465
1330 Leaseback	10,200	13,100
1350 Travel Expenses	1,016	1,868
1355 Transport	112	93
1360 Pension Contributions	3,185	4,678
1410 Training	1,030	567
1430 Resources	1,651	1,221
1475 Event Costs	0	(28)
1480 Meals & Catering	4,810	2,525
1490 Gifts	58	6,700
1520 WC Activities	0	(148)
1600 Kitchen Supplies	1,582	787
1650 Furniture	13	
1700 Legal and professional fees	0	4,977
1900 Uncatergorised Expense	1,345	
TOTAL EXPENDITURE	99,682	107,466

Financial Activities by % of Total Income

January - December 2023

INCOME	2023	%	2022	%
Donations and legacies				
0110 Congregation Regular	71,826	48%	63,792	54%
0120 Congregation Irregular	1,972	1%	9,400	8%
0210 Non Congregation Regular	-	-	-	-
0220 Non Congregation Irregular	5,300	4%	-	-
0320 Organisation Irregular	-	-	-	-
Total Donations and legacies	79,098	52%	73,192	62%
Income from Charitable activities				
0500 Building & Room Hire	15,732	10%	12,803	11%
0510 Cafe Sales	-	-	-	-
0520 Event Income	958	1%	-	-
0530 Club Subs	-	-	52	-
0550 Sales	31,769	21%	-	-
Total Income from Charitable activities	48,460	32%	12,854	11%
Other Income				
0600 Grants & Trusts	18,364	12%	7,154	6%
0650 Contributions (Casey)	1,860	1%	800	1%
0700 Gift Aid	0	0%	14,943	13%
0900 Bank Interest	301	-	2	-
0950 Uncategorised Income	2,847	-	8,630	-
Total Other Income	23,372	15%	31,530	27%
TOTAL INCOME	150,930	100%	117,576	100%
Summary				
Congregation Income (incl Gift Aid)	73,798	49%	88,136	75%
Building Hire	15,732	10%	12,803	11%
Grants & Trusts	18,364	12%	7,154	6%
Other	43,036	29%	9,484	8%
TOTAL EXPENDITURE	150,930	100%	117,576	100%

Financial Activities by % of Total Expense

January - December 2023

EXPENDITURE	2023	%	2022	%
Expenditure on Charitable Activities				
1010 Electricity	9,539	10%	6,083	6%
1012 Gas	898	1%	636	1%
1015 Water	2,463	2%	5,447	5%
1016 Internet & Phone	628	1%	953	1%
1018 Waste Management	1,962	2%	1,309	1%
1019 Insurances	1,964	2%	2,783	3%
1020 Building Upkeep & Maintenance	11,830	12%	5,518	5%
1022 Grounds Maintenance	1,140	1%	1,045	1%
1025 Building Cleaning	4,080	4%	2,955	3%
1030 Sanitary Services	253	0%	270	0%
1045 Building Development	200	0%	0	0%
1110 AV & IT	128	0%	405	0%
1120 Office Supplies	0	0%	321	0%
1130 Memberships & Licences	2,345	2%	3,060	3%
1200 Regular Mission Support	4,175	4%	4,200	4%
1210 Irregular Mission Support	0	0%	400	0%
1310 Pastor Salary	31,467	32%	30,277	28%
1315 HMRC Payments	1,611	2%	5,465	5%
1330 Leaseback	10,200	10%	13,100	12%
1350 Travel Expenses	1,016	1%	1,868	2%
1355 Transport	112	0%	93	0%
1360 Pension Contributions	3,185	3%	4,678	4%
1410 Training	1,030	1%	567	1%
1430 Resources	1,651	2%	1,221	1%
1475 Event Costs	0	0%	(28)	0%
1480 Meals & Catering	4,810	5%	2,525	2%
1490 Gifts	58	0%	6,700	6%
1520 WC Activities	0	0%	(148)	0%
1600 Kitchen Supplies	1,582	2%	787	1%
1650 Furniture	13	0%		0%
1700 Legal and professional fees	0	0%	4,977	5%
1900 Uncatergorised Expense	1,345	1%		0%
TOTAL EXPENDITURE	99,682	100%	107,466	100%
Summary				
Building Running Costs	34,757	35%	26,998	25%
Staff Costs	48,620	49%	56,047	52%
Gifts to others	4,233	4%	11,300	11%
Ministry Running Costs	11,872	12%	13,121	12%
TOTAL EXPENDITURE	99,482	100%	107,466	100%

Analysis of Funds

January - December 2023

	0000 General Fund	0010 Reserves	0015 Pension Reserves	0020 Mens Ministry	0021 Welcome Club	0022 Junior Church	0023 Rooted	0024 Speke Kidz	0025 Cafe	0031 Speke Totz	0040 Mission & Gifts	0045 Gift Fund	0050 Church Camps	0055 Kids Camps	0060 Trainee Fund	2020 Eleanor Rathbone	2020 Steve Morgan COVID Fund	2023 Break-in	2023 FIEC Hardship	2023 Houshold Support	2023 John Moore Fund	2023 Manshed	2023 Steve Morgan	Agency Collections	TOTAL	
FUNDS BROUGHT FORWARD	8,288	10,000	504	(59)	(49)	28	672	273	880	118	1,157	(1,115)	206	175	0	0	291	0	0	0	0	0	0	0	0	21,369
Income																										
0110 Congregation Regular	71,826																									71,826
0120 Congregation Irregular	1,972																									1,972
0210 Non Congregation Regular	5,300																									5,300
0220 Non Congregation Irregular																										0
0320 Organision Irregular																										0
0500 Building & Room Hire	15,732																									15,732
0510 Cafe Sales																										0
0520 Event Income					958																					958
0530 Club Subs																										0
0550 Sales	25,372										6,397															31,769
0600 Grants & Trusts																4,000	1,789		500	1,000	5,000	1,700	4,375			18,364
0650 Contributions (Casey)	1,860																									1,860
0700 Gift Aid																										0
0900 Bank Interest	301																									301
0950 Uncategorised Income	550																	2,297								2,847
Total Income	122,914	0	0	0	958	0	0	0	0	0	6,397	0	0	0	0	4,000	1,789	2,297	500	1,000	5,000	1,700	4,375	0	150,930	

Analysis of Funds continued...

January - December 2023

	0000	0010	0015	0020	0021	0022	0023	0024	0025	0031	0040	0045 Gift	0050	0055	0060	2020	2020 Steve	2023	2023 FIEC	2023	2023 John	2023	2023	Agency	TOTAL	
	General	Reserves	Pension	Mens	Welcome	Junior	Rooted	Speke	Cafe	Speke	Mission	Fund	Church	Kids	Trainee	Eleanor	Morgan	Break-in	Hardship	Household	Moore	Manshed	Steve	Collections		
	Fund		Reserves	Ministry	Club	Church		Kidz		Totz	& Gifts		Camps	Camps	Fund	Rathbone	COVID Fund			Support	Fund	Morgan				
Expenditures																										
1010 Electricity	790															4,000	446			1,000	918		2,385		9,539	
1012 Gas	489																324						86		898	
1015 Water	854																127				938		544		2,463	
1016 Internet & Phone	382																				246		734		1,362	
1018 Waste Management	613																295				319		314		1,541	
1019 Insurances	881																				770				1,650	
1020 Building Upkeep & Maintenance	7,078																78	2,347	500			1,827			11,830	
1021 Window Cleaning																									0	
1022 Grounds Maintenance	1,140																								1,140	
1025 Building Cleaning	2,999																729						352		4,080	
1030 Sanitary Services	253																								253	
1045 Building Development																						200			200	
1110 AV & IT	128																								128	
1120 Office Supplies																									0	
1130 Memberships & Licences	2,345																								2,345	
1200 Regular Mission Support											4,175														4,175	
1210 Irregular Mission Support																									0	
1310 Pastor Salary	31,467																								31,467	
1315 HMRC Payments	1,611																								1,611	
1320 Trainee Allowance																									0	
1330 Leaseback	10,200																								10,200	
1350 Travel Expenses	1,016																								1,016	
1355 Transport					112																				112	
1360 Pension Contributions	3,185																								3,185	
1410 Training	1,030																								1,030	
1430 Resources	1,119				23			332		65												112			1,651	
1450 Advertising/Promotional																									0	
1470 Holidays & Camps																									0	
1475 Event Costs																									0	
1480 Meals & Catering				139	697				3,892								81								4,810	
1490 Gifts											58														58	
1510 GLADS Activities																									0	
1520 WC Activites																									0	
1600 Kitchen Supplies	1,582																								1,582	
1650 Furniture										13															13	
1660 External Trainers																									0	
1700 Legal and professional fees																									0	
1900 Uncatergorised Expense	1,345																								1,345	
Total Expenditures	70,505	0	0	139	831	0	0	332	3,892	77	4,233	0	0	0	0	4,000	2,080	2,347	500	1,000	3,191	2,140	4,414	0	99,682	
Fund Transfer (IN)	546	5,000	1,800									1,115													8,461	
Fund Transfer (OUT)	6,800		504								1,157															8,461
Fund Transfer (NET)	(6,254)	5,000	1,296	0	0	0	0	0	0	0	(1,157)	1,115	0	0	0	0	0	0	0	0	0	0	0	0	0	
Net Income/(Expenditure)	46,155	5,000	1,296	(139)	127	0	0	(332)	(3,892)	(77)	1,008	1,115	0	0	0	0	(291)	(50)	0	0	1,809	(440)	(39)	0	51,248	
FUNDS CARRIED FORWARD	54,443	15,000	1,800	(199)	78	28	672	(59)	(3,011)	40	2,165	(0)	206	175	0	0	(0)	(50)	0	0	1,809	(440)	(39)	0	72,617	

Accounting Notes

1. Basis of Accounting

The financial statements have been prepared in accordance with the Charities Act 2011. There may be minor discrepancies in the totals as the pence are not being shown.

2. Annual Report & Annual Return

In 2010 Speke Baptist Church were registered as a Charity (Nr 1134673) and accordingly have prepared an Annual Report for year ending 31 December 2023.

3. Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. *Restricted funds* are subjected to restrictions on the expenditure imposed by the donor or contained in the terms of the grant.

4. Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received. The associated tax recovery from donations under Gift Aid are not recognised as income when the donation is received, but rather when the reclaim is received from HMRC. [Gift Aid was not claimed in this financial year. Gift Aid due from donations 1 June 2022 onwards will be claimed in 2024.](#) Legacies are accounted for when their receipt is certain and can be properly quantified. All other income is generally recognised when it is receivable.

5. Resources Expended

Resources expended are recognised in the period to which they are incurred and included attributable VAT which cannot be recovered. They are allocated to the activity to which they relate. As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

6 Unrecognised Expenses & Income

From time-to-time certain income & expenditure is classified as Unrecognised. In most cases these are transactions which have been undertaken in error (i.e., a gas invoice payment which has been returned) and there is a matching or similar transaction which has been assigned the relevant activity code.

7. Taxation

As part of the 'Fellowship of Independent Evangelical Churches (FIEC), the church is an *excepted* charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect to income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

8. Staff Costs & Trustees Expenses

No employee received emoluments greater than £60,000 during the year.

Matthew Stevenson (Trustee) provides ground maintenance for the church properties. The cost for this service amounted to £1,140 in the fiscal year.

Stephen Casey (Trustee) and Tim Berry (Trustee) are the employed Pastor/Elders of the church and received total remunerations of £30,144 + & £11,523 respectively in the fiscal year.

Tim Berry (Trustee & Pastor/Elder) was appointed March 2023 in a part time capacity.

The appointment of all the above was made following the process outlined in the constitution.

9. Related Charities

The custodian Trustee of the Church is the Fellowship Property Trust, charity number 251395. The Church is also a member of the Fellowship of Independent Evangelical Churches.

10. Reserves Policy

The church's policy on reserves is to target a reserve of £15,000. This is based on the principle of being able to fulfill obligations to pay Employees for a period of 3 months should the charities income cease entirely. It should be noted that between 2015 & 2022 the reserves have fluctuated between £5,000 & £10,000. For 2023 they have increased from £10,000 (2022) to £15,000.

11. Mission Fund Policy

The church's policy is that the Mission Fund allocated for each year is to be based on 10% of the previous years "0110 Congregation Regular" Donations.

The Congregation Regular Donations for 2022 = £63,792

Therefore,

Mission Budget for 2023 = **£6,379**

0040 Mission Fund spend for 2023 = £4,175

0045 Gift Fund spend for 2023 = £ 25

Total spend = £4,200

Surplus funds are not accumulated year on year.

12. Tangible Assets

C100 Old Church Building: Speke Baptist Church was sold to South Liverpool Homes after a near 7 year process while LCC agreed to relinquish the restrictive covenant on the land.

C200 Noah's Ark: Speke Baptist Church is the beneficial owner (subject to the relevant trusts) of this asset, the legal title to which is *held by the church's custodian trustees of the Fellowship Property Trust. The building value has been assessed based on market value.*

C300 FFE & ITC: assessed at previous years value less 10%

SPEKE BAPTIST CHURCH

England & Wales - Charity number 1134673

Accounts

TELLING THE JESUS
STORY IN SPEKE



Trustees Annual Report

For the period

1st January to
31st December
2022

SPEKE BAPTIST
CHURCH at the
NOAH'S ARK
CENTRE



Speke Baptist Church @ The Noah's Ark Centre

50 Ganworth Road, Speke
Liverpool L24 2SA

Registered Charity Number 1134673

Purpose:

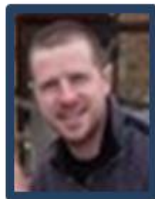
The principal purpose of the church is the advancement of the Christian faith according to the principles of the Baptist denomination. The church may also advance education and carry out other charitable purposes in the UK and/or other parts of the world.

Leaders:

The Church is overseen by Elders and Trustees appointed by the members according to the Church's constitution.



Matthew Stevenson
Chair of Trustees



Steve Casey
Elder (Pastor) and Trustee



Andy Langton
Elder and Trustee



Nathan Gillett
Elder and Trustee



Andrea Gill
Secretary and Trustee



Colin Campbell
Treasurer and Trustee

Anthony Fisher stood down from his role as Trustee in April 2022.

The Fellowship Property Trust acts as holding trustee for the church.

Speke Baptist Church is a member of the Fellowship of Independent Evangelical Churches (FIEC).

Activities:

All the trustees have had regard to the guidance issued by the Charities Commission on Public Benefit. The documents on Advancement of Religion for Public Benefit have also been consulted to ensure activities over the year are appropriate.

The information below provides an overview of the activities that occurred over the year. All were open to anyone who wanted to be involved and were provided free of charge.

- Our weekly Sunday morning services were held in person and broadcast live using Youtube Live for most of the year.

- Our weekly children's club 'Speke kids' continues. We have a consistent group of children attending every week since, with weekly attendances being between 25 and 35 children aged 4-11 years of age
- 'Rooted', our teenage group has a group of approx. 20 young people who attend regularly. They enjoy socialising, playing games and reading the Bible together
- The 'community café' which runs every Tuesday and Thursday morning has been hugely popular over the last year. We provide free bacon or sausage sandwiches, cake, coffee and tea to anyone from the local community who wants to come in for a chat. We have established a group of regulars who now provide a warm welcome to others who are feeling isolated and looking for friendship and somewhere to go.
- The 'Welcome Club' uses the café area to provide a warm and welcoming atmosphere and a simple lunch on Mondays. Approximately 10 seniors from the community come each week and have made good friendships and support each other.
- The church's satellite of South Liverpool Foodbank continued twice-weekly throughout the year and was very busy providing hundreds of food parcels to individuals and families in the local area. The debt advice service provided by Riverside Floating Support to accompany the foodbank sessions is back in person and is very well used.
- Encouragement of personal and spiritual growth of church members by meeting 1:1 or in small groups to pray and read the bible together continued throughout the year
- Information about the activities of the church is available through the website www.spekebaptistchurch.org.uk and via social media such as Facebook, Instagram and Youtube.

The church continues to support the work of Christian missionaries in Indonesia and Kosovo both financially and with prayer. We have enjoyed meeting with the Grindey family in Kosova via Zoom during prayer meetings.

The benefits available to anyone involved with our church include finding more out about the Christian faith, friendships with other Christians and a personal relationship with God. We have been thrilled to have the opportunity to share what faith in Jesus means to us, with many new people this year.

Apart from Sunday services, all our activities are run by teams of volunteers. We have approximately 30 volunteers regularly involved with children's clubs, foodbank, café and the elderly lunch club.

The timetable of weekly activities which took place in the Noah's Ark centre in 2022 is shown below.

Day	Time	Activity
Monday	9-3	PSS - Adults with Learning difficulties (LD)
	10-12	Welcome Club
	6-7	Clubbercise
	7-8	Zumba
Tuesday	10-12	Foodbank
	10-12	Computer club
	10-12	Community cafe
	6.30-7.30	Speke kids

	7.45-9	Rooted
	6-9	Speke Balmoral Morris Dancers
Wednesday	9-3	PSS - Adults with LD
	5-9	Kavs Crusaders Majorettes
Thursday	10-12	Foodbank
	10-12	Computer club
	10-12	Community cafe
	1-2.30	Speke Tots
	4.30-9	Rainbows, Brownies and Guides
Friday	9-3	PSS - Adults with LD
Saturday	10-12	Liverpool Elite Majorettes
Sunday	10.45-12.30	Church service and Junior Church
	1-6	Speke Diamonds Majorettes

Other activities

- Majorette/Morris Dancing Troupes hired the building on a weekly basis: Speke Diamonds, Kavs Crusaders, Speke Balmoral and Liverpool Elite
- Rainbows, Brownies and Guides continued to hire our premises at a low cost
- The Noah's Ark Computer Club used the centre at no charge.
- Exercise classes including Clubbercise and Zumba ran each week.

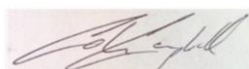
Financial review

See accounts for details of the charity's finances, grants awarded and for private benefits to trustees.

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)




Full name(s):

Colin Campbell

Andrea Gill

Position:

Trustee (Treasurer)

Trustee (Secretary)

Date:

28.10.23

28.10.23



FINANCIAL STATEMENTS

Speke Baptist Church
For the period ended 31 December 2022

Prepared on
23 September 2023

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Independent Examiner's Report

I report on the financial statement of Speke Baptist Church for the year ending 31 December 2022, which are set out within this report.

Respective Responsibilities

The charity trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year 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 Report

My examination was carried out in accordance with 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 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

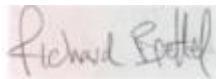
In connection with my examination, no matter has come to my attention (~~other than that disclosed below~~) *Delete words in brackets if they do not apply

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

2. to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed by the Independent Examiner:



Date: 24 October 2023

Name: Richard Brettell

Relevant professional qualifications (if any): RICS

Address: 8 Oxford Court, Manchester, M23WQ

Disclosure (brief details is any): None

Treasurers Statement

I have prepared these financial statements for the year ended 31 December 2022.

Signed:



Date: 10 October 2023

Name: Colin Campbell

Address: 102 East Millwood Road, Liverpool, L24 6SF

PRESENTED TO THE TRUSTEES

APPROVED by the Trustees at the Trustees meeting held 28 October 2023 and signed on behalf of the Trustees:

Signed:



Date: 28 October 2023

Name: Andrea Gill

Address: 2 Oakland Road, Liverpool, L19 9DU

Balance Sheet

As of December 31, 2022

		End of 2022	End of 2021
CASH AT BANK & IN HAND			
B400	Barclays #1 Account	11,384	6,215
B401	Barclays #2 Account	10,002	5,001
B500	Petty Cash	-52	9
Sub-Total		21,334	11,224
Annual Change		10,110	-2,479
FIXED ASSETS			
A200	Noahs Ark Building	200,000	200,000
A210	Old Church Building	25,000	25,000
A300	FFE & ICT	25,382	28,203
Sub-Total		250,382	253,203
TOTAL NET ASSETS		271,716	264,426

Fund Balances

As of December 31, 2022

			End of 2022	End of 2021
CASH IN HAND AND AT THE BANK: REPRESENTED BY FUNDS				
0000 General Fund	Unrestricted	General Funds of the Church	8,288	2,781
0010 Reserves	Designated	General Reserves of the Church as per the Reserves Policy	10,000	5,800
0015 Pension Reserves	Designated	Reserves in relation to Pension Liabilities	504	0
0020 Mens Ministry	Designated	Funds relating to Mens Ministry		45
			-59	
0021 Welcome Club	Designated	Funds relating to Welcome Club activities		
			-49	-40
0022 Junior Church	Designated	Funds relating to Junior Church Activities	28	28
0023 Rooted	Designated	Funds relating to Youth Work Activities	672	1,065
0024 Speke Kidz	Designated	Funds relating to Speke Kids Activities	273	440
0025 Cafe	Designated	Funds relating to operating the Community Cafe	880	0
0030 GLADS	Designated	Funds relating to the GLADs Group	NA	
				-1
0031 Speke Totz	Designated	Funds relating to Speke Totz Activities	118	223
0040 Mission	Designated	Mission Fund based on 10% of previous years regular income	1,157	0
0045 Gift Fund	Designated	Fund for the collection and provision of gifts		
			-1,115	-15
0050 Church Camps	Designated	Funds designated towards Church camps/weekends/holidays	206	206
0055 Kids Camps	Designated	Funds designated towards Youth camps/weekends/holidays	175	175
0060 Trainee Fund	Designated	Funds relating to Trainee	0	0
2020 Eleanor Rathbone	Restricted	2k grant towards utility bills Jul 20 to Jul 21 (potentially repeated for 2 further years)	0	0
2020 JMF	Restricted	8k grant towards utility bills Jul 20 to Jul 21	NA	5
2020 Steve Morgan COVID Fund	Restricted	£26k to support Café 25% p'd '20. 25% p'd Feb '21 with remaining 50% p'd monthly (£590) until Mar '23	291	547
2021 Speke up (Noahs)	Restricted	Speke up funding (2020/£1k) towards general running costs.	NA	0
Agency Collections	Restricted	Funds collected on behalf of third party organisation	0	0
Sub-Total			21,369	11,258

Analysis of Income

January - December 2022

INCOME	2022	2021
Donations and legacies		
0110 Congregation Regular	63,792	57,572
0120 Congregation Irregular	9,400	1,094
0210 Non Congregation Regular	-	-
0220 Non Congregation Irregular	-	56
0320 Organisation Irregular	-	150
Total Donations and legacies	73,192	58,872
Income from Charitable activities		
0500 Building & Room Hire	12,803	5,393
0510 Cafe Sales	-	200
0520 Event Income	-	-
0530 Club Subs	52	-
0550 Sales	-	-
Total Income from Charitable activities	12,854	5,593
Other Income		
0600 Grants & Trusts	7,154	14,740
0650 Contributions (Casey)	800	1,825
0700 Gift Aid	14,943	17,434
0900 Bank Interest	2	1
0950 Uncategorised Income	8,630	-
Total Other Income	31,530	33,999
TOTAL INCOME	117,576	98,464

Analysis of Expenditure

January - December 2022

EXPENDITURE	2022	2021
Expenditure on Charitable Activities		
1010 Electricity	6,083	3,943
1012 Gas	636	629
1015 Water	5,447	4,949
1016 Internet & Phone	953	684
1018 Waste Management	1,309	673
1019 Insurances	2,783	2,553
1020 Building Upkeep & Maintenance	5,518	5,181
1022 Grounds Maintenance	1,045	1,140
1025 Building Cleaning	2,955	1,921
1030 Sanitary Services	270	259
1110 AV & IT	12	55
1120 Office Supplies	321	48
1130 Memberships & Licences	3,060	1,977
1200 Regular Mission Support	4,200	4,200
1210 Irregular Mission Support	400	200
1310 Pastor Salary	30,277	36,984
1315 HMRC Payments	5,465	6,642
1330 Leaseback	13,100	14,400
1350 Travel Expenses	1,868	
1355 Transport	93	
1360 Pension Contributions	4,678	8,595
1410 Training	567	
1430 Resources	1,615	1,236
1475 Event Costs	-28	
1480 Meals & Catering	2,525	215
1490 Gifts	6,700	179
1520 WC Activities	-148	
1600 Kitchen Supplies	787	4,210
1700 Legal and professional fees	4,977	
1900 Uncatergorised Expense		65
TOTAL EXPENDITURE	107,466	100,938

Financial Activities by % of Total Income

January - December 2022

INCOME	2022	%	2021	%
Donations and legacies				
0110 Congregation Regular	63,792	54%	57,572	58%
0120 Congregation Irregular	9,400	8%	1,094	1%
0210 Non Congregation Regular	-	-	-	-
0220 Non Congregation Irregular	-	-	56	0%
0320 Organisation Irregular	-	-	150	0%
Total Donations and legacies	73,192	62%	58,872	60%
Income from Charitable activities				
0500 Building & Room Hire	12,803	11%	5,393	5%
0510 Cafe Sales	-	-	200	0%
0520 Event Income	-	-	-	-
0530 Club Subs	52	-	-	-
0550 Sales	-	-	-	-
Total Income from Charitable activities	12,854	11%	5,593	6%
Other Income				
0600 Grants & Trusts	7,154	6%	14,740	15%
0650 Contributions (Casey)	800	1%	1,825	2%
0700 Gift Aid	14,943	13%	17,434	18%
0900 Bank Interest	2	-	1	0%
0950 Uncategorised Income	8,630	-	-	-
Total Other Income	31,530	27%	33,999	35%
TOTAL INCOME	117,576	100%	98,464	100%
Summary				
Congregation Income (incl Gift Aid)	88,136	75%	76,100	77%
Building Hire	12,803	11%	5,393	5%
Grants & Trusts	7,154	6%	14,740	15%
Other	9,484	8%	2,231	2%
TOTAL EXPENDITURE	117,576	100%	98,464	100%

Financial Activities by % of Total Expense

January - December 2022

Expenditure on Charitable Activities					
1010 Electricity	6,083	6%	3,943	4%	6,170
1012 Gas	636	1%	629	1%	2,491
1015 Water	5,447	5%	4,949	5%	2,335
1016 Internet & Phone	953	1%	684	1%	720
1018 Waste Management	1,309	1%	673	1%	804
1019 Insurances	2,783	3%	2,553	3%	2,417
1020 Building Upkeep & Maintenance	5,518	5%	5,181	5%	12,067
1022 Grounds Maintenance	1,045	1%	1,140	1%	1,140
1025 Building Cleaning	2,955	3%	1,921	2%	1,007
1030 Sanitary Services	270	0%	259	0%	254
1110 AV & IT	12	0%	55	0%	1,279
1120 Office Supplies	321	0%	48	0%	79
1130 Memberships & Licences	3,060	3%	1,977	2%	2,785
1200 Regular Mission Support	4,200	4%	4,200	4%	3,550
1210 Irregular Mission Support	400	0%	200	0%	250
1310 Pastor Salary	30,277	28%	36,984	37%	36,921
1315 HMRC Payments	5,465	5%	6,642	7%	7,161
1330 Leaseback	13,100	12%	14,400	14%	14,400
1350 Travel Expenses	1,868	2%		0%	155
1355 Transport	93	0%		0%	
1360 Pension Contributions	4,678	4%	8,595	9%	3,812
1410 Training	567	1%		0%	1,138
1430 Resources	1,615	2%	1,236	1%	957
1475 Event Costs	-28	0%		0%	
1480 Meals & Catering	2,525	2%	215	0%	316
1490 Gifts	6,700	6%	179	0%	1,755
1520 WC Activities	-148	0%		0%	
1600 Kitchen Supplies	787	1%	4,210	4%	752
1700 Legal and professional fees	4,977	5%		0%	373
1900 Uncatergorised Expense			65	0%	1,686
TOTAL EXPENDITURE	107,466	100%	100,938	100%	117,892
Summary					
Building Running Costs	26,998	25%	21,931	22%	
Staff Costs	56,047	52%	66,621	66%	
Gifts to others	11,300	11%	4,579	5%	
Ministry Running Costs	13,121	12%	7,807	8%	
TOTAL EXPENDITURE	107,466	100%	100,938	100%	

Analysis of Funds

January - December 2022

	0000 General Fund	0010 Reserves	0015 Pension Reserves	0020 Mens Ministry	0021 Welcome Club	0022 Junior Church	0023 Rooted	0024 Speke Kidz	0025 Cafe	0030 GLADS	0031 Speke Totz	0040 Mission	0045 Gift Fund	0050 Church Camps	0055 Kids Camps	0060 Trainee Fund	2020 Eleanor Rathbone	2020 JMF	2020 Steve Morgan COVID Fund	2021 Speke up (Noahs)	Agency Collections	TOTAL
FUNDS BROUGHT FORWARD	2,781	5,800	0	45	-40	28	1,065	440	0	-1	223	0	-15	206	175	0	0	5	547	0	0	11,258
Income																						
0110 Congregation Regular	63,792																					63,792
0120 Congregation Irregular	9,400																					9,400
0210 Non Congregation Regular																						0
0220 Non Congregation Irregular																						0
0320 Organisation Irregular																						0
0500 Building & Room Hire	12,803																					12,803
0510 Cafe Sales																						0
0520 Event Income																						0
0530 Club Subs					52																	52
0550 Sales																						0
0600 Grants & Trusts																			7,154			7,154
0650 Contributions (Casey)	800																					800
0700 Gift Aid	6,186								3,000			5,757										14,943
0900 Bank Interest	2																					2
0950 Uncategorised Income	8,630																					8,630
Total Income	101,614	0	0	0	52	0	0	0	3,000	0	0	5,757	0	0	0	0	0	0	0	7,154	0	117,576

Analysis of Funds continued...

January - December 2022

Expenditures																								
1010 Electricity	5,079																5	999						6,083
1012 Gas																		636						636
1015 Water	5,447																							5,447
1016 Internet & Phone	953																							953
1018 Waste Management	468																	841						1,309
1019 Insurances	2,783																							2,783
1020 Building Upkeep & Maintenance	3,613							107										1,798						5,518
1021 Window Cleaning																								0
1022 Grounds Maintenance	1,045																							1,045
1025 Building Cleaning	1,049							292										1,614						2,955
1030 Sanitary Services	270																							270
1045 Building Development																								0
1110 AV & IT	12						394																	405
1120 Office Supplies	321																							321
1130 Memberships & Licences	3,010																	50						3,060
1200 Regular Mission Support											4,200													4,200
1210 Irregular Mission Support											400													400
1310 Pastor Salary	30,277																							30,277
1315 HMRC Payments	5,465																							5,465
1320 Trainee Allowance																								0
1330 Leaseback	13,100																							13,100
1350 Travel Expenses	1,868																							1,868
1355 Transport					93																			93
1360 Pension Contributions	4,678																							4,678
1410 Training	567																							567
1430 Resources	823						167	126		105														1,221
1450 Advertising/Promotional																								0
1470 Holidays & Camps																								0
1475 Event Costs																								-28
1480 Meals & Catering			104	115					1,560															2,525
1490 Gifts	5,600											1,100												6,700
1510 GLADS Activities																								0
1520 WC Activites																								-148
1600 Kitchen Supplies								62																787
1650 Furniture																								0
1660 External Trainers																								0
1700 Legal and professional fees	4,977																							4,977
1900 Uncatergorised Expense																								0
Total Expenditures	91,402	0	0	104	60	0	394	167	2,120	0	105	4,600	1,100	0	0	0	0	5	7,410	0	0	0	0	107,466
Fund Transfer (IN)		4,200	504																					
Fund Transfer (OUT)	4,704																							
Fund Transfer (NET)	-4,704	4,200	504	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net Income/(Expenditure)	5,507	4,200	504	-104	-8	0	-394	-167	880	0	-105	1,157	-1,100	0	0	0	0	-5	-256	0	0	0	0	10,110
FUNDS CARRIED FORWARD	8,288	10,000	504	-59	-49	28	672	273	880	-1	118	1,157	-1,115	206	175	0	0	0	291	0	0	0	0	21,368

Accounting Notes

1. Basis of Accounting

The financial statements have been prepared in accordance with the Charities Act 2011. There may be minor discrepancies in the totals as the pence are not being shown.

2. Annual Report & Annual Return

In 2010 Speke Baptist Church were registered as a Charity (Nr 1134673) and accordingly have prepared an Annual Report for year ending 31 December 2022.

3. Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. *Restricted funds* are subjected to restrictions on the expenditure imposed by the donor or contained in the terms of the grant.

4. Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received. The associated tax recovery from donations under Gift Aid are not recognised as income when the donation is received, but rather when the reclaim is received from HMRC. [These accounts include Gift Aid claimed up to and including 31 May 2022.](#) Legacies are accounted for when their receipt is certain and can be properly quantified. All other income is generally recognised when it is receivable.

5. Resources Expended

Resources expended are recognised in the period to which they are incurred and included attributable VAT which cannot be recovered. They are allocated to the activity to which they relate. As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

6 Unrecognised Expenses & Income

From time-to-time certain income & expenditure is classified as Unrecognised. In most cases these are transactions which have been undertaken in error (i.e., a gas invoice payment which has been returned) and there is a matching or similar transaction which has been assigned the relevant activity code.

7. Taxation

As part of the 'Fellowship of Independent Evangelical Churches (FIEC), the church is an *excepted* charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect to income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

8. Staff Costs & Trustees Expenses

No employee received emoluments greater than £60,000 during the year.

Matthew Stevenson (Trustee) provides grounds maintenance and grass cutting for the church properties. The cost for these services amounted to £1,045 in the fiscal year.

Stephen Casey (Trustee) and Anthony Fisher (Trustee) are the full time Pastor/Elders of the church and received total remunerations of £28,682 & £14,694 respectively in the fiscal year.

The appointment of all the above was made following the process outlined in the constitution.

Anthony Fisher (Trustee & Pastor/Elder) resigned from his position during April 2022 and subsequently his employment ceased in June 2022, following the contractual notice period.

9. Related Charities

The custodian Trustee of the Church is the Fellowship Property Trust, charity number 251395. The Church is also a member of the Fellowship of Independent Evangelical Churches.

10. Reserves Policy

The church's policy on reserves is to target a reserve of £15,000. This is based on the principle of being able to fulfill obligations to pay Employees for a period of 3 months should the charities income cease entirely. It should be noted that between 2015 & 2021 the reserves have fluctuated between £5,000 & £10,000. For 2022 they have increased from £5,800 (2021) to £10,000.

11. Mission Fund Policy

The church's policy is that the Mission Fund allocated for each year is to be based on 10% of the previous years "0110 Congregation Regular" Donations.

The Congregation Regular Donations for 2021 = £57,572

Therefore,

Mission Budget for 2022 = **£5,757**

0040 Mission Fund spend for 2022 = £4,600

0045 Gift Fund spend for 2022 = £1,100

Total spend = £5,700

Surplus funds are not accumulated year on year.

12. Tangible Assets

C100 Old Church Building: Speke Baptist Church is the beneficial owner (subject to the relevant trusts) of this asset, the legal title to which is held by the church's custodian trustees of the Fellowship Property Trust. The building value is based on 50% of the SLH Valuation undertaken in 2016 due to a restrictive covenant on land.

C200 Noah's Ark: Speke Baptist Church is the beneficial owner (subject to the relevant trusts) of this asset, the legal title to which is *held by the church's custodian trustees of the Fellowship Property Trust. The building value has been assessed based on market value.*

C300 FFE & ITC: assessed at previous years value less 10%



FINANCIAL STATEMENTS

Speke Baptist Church
For the period ended 31 December 2022

Prepared on
23 September 2023

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Independent Examiner's Report

I report on the financial statement of Speke Baptist Church for the year ending 31 December 2022, which are set out within this report.

Respective Responsibilities

The charity trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year 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 Report

My examination was carried out in accordance with 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 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

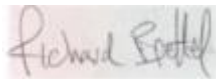
In connection with my examination, no matter has come to my attention (~~other than that disclosed below~~) *Delete words in brackets if they do not apply

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

2. to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed by the Independent Examiner:



Date: 24 October 2023

Name: Richard Brettell

Relevant professional qualifications (if any): RICS

Address: 8 Oxford Court, Manchester, M23WQ

Disclosure (brief details is any): None

Treasurers Statement

I have prepared these financial statements for the year ended 31 December 2022.

Signed:



Date: 10 October 2023

Name: Colin Campbell

Address: 102 East Millwood Road, Liverpool, L24 6SF

PRESENTED TO THE TRUSTEES

APPROVED by the Trustees at the Trustees meeting held 28 October 2023 and signed on behalf of the Trustees:

Signed:



Date: 28 October 2023

Name: Andrea Gill

Address: 2 Oakland Road, Liverpool, L19 9DU

Balance Sheet

As of December 31, 2022

		End of 2022	End of 2021
CASH AT BANK & IN HAND			
B400	Barclays #1 Account	11,384	6,215
B401	Barclays #2 Account	10,002	5,001
B500	Petty Cash	-52	9
Sub-Total		21,334	11,224
Annual Change		10,110	-2,479
FIXED ASSETS			
A200	Noahs Ark Building	200,000	200,000
A210	Old Church Building	25,000	25,000
A300	FFE & ICT	25,382	28,203
Sub-Total		250,382	253,203
TOTAL NET ASSETS		271,716	264,426

Fund Balances

As of December 31, 2022

			End of 2022	End of 2021
CASH IN HAND AND AT THE BANK: REPRESENTED BY FUNDS				
0000 General Fund	Unrestricted	General Funds of the Church	8,288	2,781
0010 Reserves	Designated	General Reserves of the Church as per the Reserves Policy	10,000	5,800
0015 Pension Reserves	Designated	Reserves in relation to Pension Liabilities	504	0
0020 Mens Ministry	Designated	Funds relating to Mens Ministry		45
			-59	
0021 Welcome Club	Designated	Funds relating to Welcome Club activities		
			-49	-40
0022 Junior Church	Designated	Funds relating to Junior Church Activities	28	28
0023 Rooted	Designated	Funds relating to Youth Work Activities	672	1,065
0024 Speke Kidz	Designated	Funds relating to Speke Kids Activities	273	440
0025 Cafe	Designated	Funds relating to operating the Community Cafe	880	0
0030 GLADS	Designated	Funds relating to the GLADs Group	NA	
				-1
0031 Speke Totz	Designated	Funds relating to Speke Totz Activities	118	223
0040 Mission	Designated	Mission Fund based on 10% of previous years regular income	1,157	0
0045 Gift Fund	Designated	Fund for the collection and provision of gifts		
			-1,115	-15
0050 Church Camps	Designated	Funds designated towards Church camps/weekends/holidays	206	206
0055 Kids Camps	Designated	Funds designated towards Youth camps/weekends/holidays	175	175
0060 Trainee Fund	Designated	Funds relating to Trainee	0	0
2020 Eleanor Rathbone	Restricted	2k grant towards utility bills Jul 20 to Jul 21 (potentially repeated for 2 further years)	0	0
2020 JMF	Restricted	8k grant towards utility bills Jul 20 to Jul 21	NA	5
2020 Steve Morgan COVID Fund	Restricted	£26k to support Café 25% p'd '20. 25% p'd Feb '21 with remaining 50% p'd monthly (£590) until Mar '23	291	547
2021 Speke up (Noahs)	Restricted	Speke up funding (2020/£1k) towards general running costs.	NA	0
Agency Collections	Restricted	Funds collected on behalf of third party organisation	0	0
Sub-Total			21,369	11,258

Analysis of Income

January - December 2022

INCOME	2022	2021
Donations and legacies		
0110 Congregation Regular	63,792	57,572
0120 Congregation Irregular	9,400	1,094
0210 Non Congregation Regular	-	-
0220 Non Congregation Irregular	-	56
0320 Organisation Irregular	-	150
Total Donations and legacies	73,192	58,872
Income from Charitable activities		
0500 Building & Room Hire	12,803	5,393
0510 Cafe Sales	-	200
0520 Event Income	-	-
0530 Club Subs	52	-
0550 Sales	-	-
Total Income from Charitable activities	12,854	5,593
Other Income		
0600 Grants & Trusts	7,154	14,740
0650 Contributions (Casey)	800	1,825
0700 Gift Aid	14,943	17,434
0900 Bank Interest	2	1
0950 Uncategorised Income	8,630	-
Total Other Income	31,530	33,999
TOTAL INCOME	117,576	98,464

Analysis of Expenditure

January - December 2022

EXPENDITURE	2022	2021
Expenditure on Charitable Activities		
1010 Electricity	6,083	3,943
1012 Gas	636	629
1015 Water	5,447	4,949
1016 Internet & Phone	953	684
1018 Waste Management	1,309	673
1019 Insurances	2,783	2,553
1020 Building Upkeep & Maintenance	5,518	5,181
1022 Grounds Maintenance	1,045	1,140
1025 Building Cleaning	2,955	1,921
1030 Sanitary Services	270	259
1110 AV & IT	12	55
1120 Office Supplies	321	48
1130 Memberships & Licences	3,060	1,977
1200 Regular Mission Support	4,200	4,200
1210 Irregular Mission Support	400	200
1310 Pastor Salary	30,277	36,984
1315 HMRC Payments	5,465	6,642
1330 Leaseback	13,100	14,400
1350 Travel Expenses	1,868	
1355 Transport	93	
1360 Pension Contributions	4,678	8,595
1410 Training	567	
1430 Resources	1,615	1,236
1475 Event Costs	-28	
1480 Meals & Catering	2,525	215
1490 Gifts	6,700	179
1520 WC Activities	-148	
1600 Kitchen Supplies	787	4,210
1700 Legal and professional fees	4,977	
1900 Uncatergorised Expense		65
TOTAL EXPENDITURE	107,466	100,938

Financial Activities by % of Total Income

January - December 2022

INCOME	2022	%	2021	%
Donations and legacies				
0110 Congregation Regular	63,792	54%	57,572	58%
0120 Congregation Irregular	9,400	8%	1,094	1%
0210 Non Congregation Regular	-	-	-	-
0220 Non Congregation Irregular	-	-	56	0%
0320 Organisation Irregular	-	-	150	0%
Total Donations and legacies	73,192	62%	58,872	60%
Income from Charitable activities				
0500 Building & Room Hire	12,803	11%	5,393	5%
0510 Cafe Sales	-	-	200	0%
0520 Event Income	-	-	-	-
0530 Club Subs	52	-	-	-
0550 Sales	-	-	-	-
Total Income from Charitable activities	12,854	11%	5,593	6%
Other Income				
0600 Grants & Trusts	7,154	6%	14,740	15%
0650 Contributions (Casey)	800	1%	1,825	2%
0700 Gift Aid	14,943	13%	17,434	18%
0900 Bank Interest	2	-	1	0%
0950 Uncategorised Income	8,630	-	-	-
Total Other Income	31,530	27%	33,999	35%
TOTAL INCOME	117,576	100%	98,464	100%
Summary				
Congregation Income (incl Gift Aid)	88,136	75%	76,100	77%
Building Hire	12,803	11%	5,393	5%
Grants & Trusts	7,154	6%	14,740	15%
Other	9,484	8%	2,231	2%
TOTAL EXPENDITURE	117,576	100%	98,464	100%

Financial Activities by % of Total Expense

January - December 2022

Expenditure on Charitable Activities					
1010 Electricity	6,083	6%	3,943	4%	6,170
1012 Gas	636	1%	629	1%	2,491
1015 Water	5,447	5%	4,949	5%	2,335
1016 Internet & Phone	953	1%	684	1%	720
1018 Waste Management	1,309	1%	673	1%	804
1019 Insurances	2,783	3%	2,553	3%	2,417
1020 Building Upkeep & Maintenance	5,518	5%	5,181	5%	12,067
1022 Grounds Maintenance	1,045	1%	1,140	1%	1,140
1025 Building Cleaning	2,955	3%	1,921	2%	1,007
1030 Sanitary Services	270	0%	259	0%	254
1110 AV & IT	12	0%	55	0%	1,279
1120 Office Supplies	321	0%	48	0%	79
1130 Memberships & Licences	3,060	3%	1,977	2%	2,785
1200 Regular Mission Support	4,200	4%	4,200	4%	3,550
1210 Irregular Mission Support	400	0%	200	0%	250
1310 Pastor Salary	30,277	28%	36,984	37%	36,921
1315 HMRC Payments	5,465	5%	6,642	7%	7,161
1330 Leaseback	13,100	12%	14,400	14%	14,400
1350 Travel Expenses	1,868	2%		0%	155
1355 Transport	93	0%		0%	
1360 Pension Contributions	4,678	4%	8,595	9%	3,812
1410 Training	567	1%		0%	1,138
1430 Resources	1,615	2%	1,236	1%	957
1475 Event Costs	-28	0%		0%	
1480 Meals & Catering	2,525	2%	215	0%	316
1490 Gifts	6,700	6%	179	0%	1,755
1520 WC Activities	-148	0%		0%	
1600 Kitchen Supplies	787	1%	4,210	4%	752
1700 Legal and professional fees	4,977	5%		0%	373
1900 Uncatergorised Expense			65	0%	1,686
TOTAL EXPENDITURE	107,466	100%	100,938	100%	117,892
Summary					
Building Running Costs	26,998	25%	21,931	22%	
Staff Costs	56,047	52%	66,621	66%	
Gifts to others	11,300	11%	4,579	5%	
Ministry Running Costs	13,121	12%	7,807	8%	
TOTAL EXPENDITURE	107,466	100%	100,938	100%	

Analysis of Funds

January - December 2022

	0000 General Fund	0010 Reserves	0015 Pension Reserves	0020 Mens Ministry	0021 Welcome Club	0022 Junior Church	0023 Rooted	0024 Speke Kidz	0025 Cafe	0030 GLADS	0031 Speke Totz	0040 Mission	0045 Gift Fund	0050 Church Camps	0055 Kids Camps	0060 Trainee Fund	2020 Eleanor Rathbone	2020 JMF	2020 Steve Morgan COVID Fund	2021 Speke up (Noahs)	Agency Collections	TOTAL
FUNDS BROUGHT FORWARD	2,781	5,800	0	45	-40	28	1,065	440	0	-1	223	0	-15	206	175	0	0	5	547	0	0	11,258
Income																						
0110 Congregation Regular	63,792																					63,792
0120 Congregation Irregular	9,400																					9,400
0210 Non Congregation Regular																						0
0220 Non Congregation Irregular																						0
0320 Organisation Irregular																						0
0500 Building & Room Hire	12,803																					12,803
0510 Cafe Sales																						0
0520 Event Income																						0
0530 Club Subs					52																	52
0550 Sales																						0
0600 Grants & Trusts																			7,154			7,154
0650 Contributions (Casey)	800																					800
0700 Gift Aid	6,186								3,000			5,757										14,943
0900 Bank Interest	2																					2
0950 Uncategorised Income	8,630																					8,630
Total Income	101,614	0	0	0	52	0	0	0	3,000	0	0	5,757	0	0	0	0	0	0	0	7,154	0	117,576

Analysis of Funds continued...

January - December 2022

Expenditures																						
1010 Electricity	5,079																5	999				6,083
1012 Gas																		636				636
1015 Water	5,447																					5,447
1016 Internet & Phone	953																					953
1018 Waste Management	468																	841				1,309
1019 Insurances	2,783																					2,783
1020 Building Upkeep & Maintenance	3,613							107											1,798			5,518
1021 Window Cleaning																						0
1022 Grounds Maintenance	1,045																					1,045
1025 Building Cleaning	1,049							292											1,614			2,955
1030 Sanitary Services	270																					270
1045 Building Development																						0
1110 AV & IT	12						394															405
1120 Office Supplies	321																					321
1130 Memberships & Licences	3,010																		50			3,060
1200 Regular Mission Support											4,200											4,200
1210 Irregular Mission Support											400											400
1310 Pastor Salary	30,277																					30,277
1315 HMRC Payments	5,465																					5,465
1320 Trainee Allowance																						0
1330 Leaseback	13,100																					13,100
1350 Travel Expenses	1,868																					1,868
1355 Transport							93															93
1360 Pension Contributions	4,678																					4,678
1410 Training	567																					567
1430 Resources	823						167	126		105												1,221
1450 Advertising/Promotional																						0
1470 Holidays & Camps																						0
1475 Event Costs																						-28
1480 Meals & Catering				104	115																745	2,525
1490 Gifts	5,600												1,100									6,700
1510 GLADS Activities																						0
1520 WC Activites					-148																	-148
1600 Kitchen Supplies								62													726	787
1650 Furniture																						0
1660 External Trainers																						0
1700 Legal and professional fees	4,977																					4,977
1900 Uncatergorised Expense																						0
Total Expenditures	91,402	0	0	104	60	0	394	167	2,120	0	105	4,600	1,100	0	0	0	0	5	7,410	0	0	107,466
Fund Transfer (IN)		4,200	504																			
Fund Transfer (OUT)	4,704																					
Fund Transfer (NET)	-4,704	4,200	504	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net Income/(Expenditure)	5,507	4,200	504	-104	-8	0	-394	-167	880	0	-105	1,157	-1,100	0	0	0	0	-5	-256	0	0	10,110
FUNDS CARRIED FORWARD	8,288	10,000	504	-59	-49	28	672	273	880	-1	118	1,157	-1,115	206	175	0	0	0	291	0	0	21,368

Accounting Notes

1. Basis of Accounting

The financial statements have been prepared in accordance with the Charities Act 2011. There may be minor discrepancies in the totals as the pence are not being shown.

2. Annual Report & Annual Return

In 2010 Speke Baptist Church were registered as a Charity (Nr 1134673) and accordingly have prepared an Annual Report for year ending 31 December 2022.

3. Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. *Restricted funds* are subjected to restrictions on the expenditure imposed by the donor or contained in the terms of the grant.

4. Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received. The associated tax recovery from donations under Gift Aid are not recognised as income when the donation is received, but rather when the reclaim is received from HMRC. [These accounts include Gift Aid claimed up to and including 31 May 2022.](#) Legacies are accounted for when their receipt is certain and can be properly quantified. All other income is generally recognised when it is receivable.

5. Resources Expended

Resources expended are recognised in the period to which they are incurred and included attributable VAT which cannot be recovered. They are allocated to the activity to which they relate. As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

6 Unrecognised Expenses & Income

From time-to-time certain income & expenditure is classified as Unrecognised. In most cases these are transactions which have been undertaken in error (i.e., a gas invoice payment which has been returned) and there is a matching or similar transaction which has been assigned the relevant activity code.

7. Taxation

As part of the 'Fellowship of Independent Evangelical Churches (FIEC), the church is an *excepted* charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect to income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

8. Staff Costs & Trustees Expenses

No employee received emoluments greater than £60,000 during the year.

Matthew Stevenson (Trustee) provides grounds maintenance and grass cutting for the church properties. The cost for these services amounted to £1,045 in the fiscal year.

Stephen Casey (Trustee) and Anthony Fisher (Trustee) are the full time Pastor/Elders of the church and received total remunerations of £28,682 & £14,694 respectively in the fiscal year.

The appointment of all the above was made following the process outlined in the constitution.

Anthony Fisher (Trustee & Pastor/Elder) resigned from his position during April 2022 and subsequently his employment ceased in June 2022, following the contractual notice period.

9. Related Charities

The custodian Trustee of the Church is the Fellowship Property Trust, charity number 251395. The Church is also a member of the Fellowship of Independent Evangelical Churches.

10. Reserves Policy

The church's policy on reserves is to target a reserve of £15,000. This is based on the principle of being able to fulfill obligations to pay Employees for a period of 3 months should the charities income cease entirely. It should be noted that between 2015 & 2021 the reserves have fluctuated between £5,000 & £10,000. For 2022 they have increased from £5,800 (2021) to £10,000.

11. Mission Fund Policy

The church's policy is that the Mission Fund allocated for each year is to be based on 10% of the previous years "0110 Congregation Regular" Donations.

The Congregation Regular Donations for 2021 = £57,572

Therefore,

Mission Budget for 2022 = **£5,757**

0040 Mission Fund spend for 2022 = £4,600

0045 Gift Fund spend for 2022 = £1,100

Total spend = £5,700

Surplus funds are not accumulated year on year.

12. Tangible Assets

C100 Old Church Building: Speke Baptist Church is the beneficial owner (subject to the relevant trusts) of this asset, the legal title to which is held by the church's custodian trustees of the Fellowship Property Trust. The building value is based on 50% of the SLH Valuation undertaken in 2016 due to a restrictive covenant on land.

C200 Noah's Ark: Speke Baptist Church is the beneficial owner (subject to the relevant trusts) of this asset, the legal title to which is *held by the church's custodian trustees of the Fellowship Property Trust. The building value has been assessed based on market value.*

C300 FFE & ITC: assessed at previous years value less 10%

SPEKE BAPTIST CHURCH

England & Wales - Charity number 1134673

Accounts

TELLING THE JESUS
STORY IN SPEKE



Trustees Annual Report

For the period

1st January to
31st December
2021

SPEKE BAPTIST
CHURCH at the
NOAH'S ARK
CENTRE



Speke Baptist Church @ The Noah's Ark Centre

50 Ganworth Road, Speke
Liverpool L24 2SA

Registered Charity Number 1134673

Purpose:

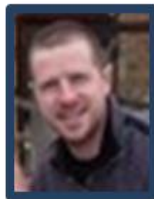
The principal purpose of the church is the advancement of the Christian faith according to the principles of the Baptist denomination. The church may also advance education and carry out other charitable purposes in the UK and/or other parts of the world.

Leaders:

The Church is overseen by Elders and Trustees appointed by the members according to the Church's constitution.



Matthew Stevenson
Chair of Trustees



Steve Casey
Elder (Pastor) and Trustee



Anthony Fisher
Elder (Pastor) and Trustee



Nathan Gillett
Elder and Trustee



Andrea Gill
Secretary and Trustee



Colin Campbell
Treasurer and Trustee



Andy Langton
Elder and Trustee



Mark Palmer
Elder and Trustee

Mark Palmer stood down from his role as Trustee in December 2021.

The Fellowship Property Trust acts as holding trustee for the church.

Speke Baptist Church is a member of the Fellowship of Independent Evangelical Churches (FIEC).

Activities:

All the trustees have had regard to the guidance issued by the Charities Commission on Public Benefit. The documents on Advancement of Religion for Public Benefit have also been consulted to ensure activities over the year are appropriate.

Some of the church activities were affected by the COVID pandemic in early 2021, however, the majority of regular activities restarted in April 2021. The information below provides an overview of the activities that were able to continue over the year. All were open to anyone who wanted to be involved and were provided free of charge.

- Our weekly Sunday morning services were held in person for the majority of the year but we also used Youtube Live to broadcast services so anyone isolating or unable to attend in person was still able to join virtually.
- Our weekly children's club 'Speke kids' restarted in person in April 2021. We have a consistent group of children attending every week since, with weekly attendances being between 25 and 35 children aged 4-11 years of age
- 'Rooted', our teenage group restarted in October 2021 and a new group of approx. 20 young people have joined. They enjoy socialising, playing games and reading the Bible together
- We re-opened the refurbished café area in the Noah's Ark in September 2021 and run a 'community café' every Tuesday and Thursday morning. We provide free bacon or sausage sandwiches, cake, coffee and tea to anyone from the local community who wants to come in for a chat. We have established a group of regulars who now provide a warm welcome to others who are feeling isolated and looking for friendship and somewhere to go.
- The 'Welcome Club' restarted in September 2021 and uses the café area to provide a warm and welcoming atmosphere and a simple lunch. Approximately 10 seniors from the community come each week and have made good friendships and support each other.
- The church's foodbank continued twice-weekly throughout the year, despite the different levels of lockdown and was very busy providing hundreds of food parcels to individuals and families in the local area. The debt advice service provided by Riverside to accompany these sessions moved to telephone appointments but is still well used
- Encouragement of personal and spiritual growth of church members by meeting 1:1 or in small groups to pray and read the bible together continued throughout the year
- Information about the activities of the church is available through the website www.spekebaptistchurch.org.uk and via social media such as Facebook, Instagram and Youtube.

The church continues to support the work of Christian missionaries in Guinea, Indonesia and Kosovo both financially and with prayer. We have enjoyed meeting with the Grindey family in Kosova via Zoom during prayer meetings.

The benefits available to anyone involved with our church include finding more out about the Christian faith, friendships with other Christians and a personal relationship with God. We have been thrilled to have the opportunity to share what faith in Jesus means to us to many new people this year.

Apart from Sunday services, all our activities are run by teams of volunteers. We have approximately 30 volunteers regularly involved with children's clubs, foodbank, café, and the elderly lunch club.

The timetable of weekly activities which took place in the Noah's Ark centre from September 2021 is shown below.

Day	Time	Activity
Monday	9-3	PSS - Adults with Learning difficulties (LD)
	10-12	Welcome Club
	6-7	Clubbercise
	7-8	Zumba
Tuesday	10-12	Foodbank
	10-12	Computer club
	10-12	Community cafe
	6.30-7.30	Spekekids
	7.45-9	Rooted
	6-9	Speke Balmoral Morris Dancers
Wednesday	9-3	PSS - Adults with LD
	5-9	Kavs Crusaders Majorettes
Thursday	10-12	Foodbank
	10-12	Computer club
	10-12	Community cafe
	1-2.30	Speke Tots
	4.30-9	Rainbows, Brownies and Guides
	6-8	South Liverpool Diamonds Majorettes
Friday	9-3	PSS - Adults with LD
Saturday	10-12	Liverpool Elite Majorettes
Sunday	10.45-12.30	Church service and Junior Church
	1-5	Speke Diamonds Majorettes

Other activities



- Majorette/Morris Dancing Troupes hired the building on a weekly basis: Speke Diamonds, Kavs Crusaders, Speke Balmoral and Liverpool Elite
- Rainbows, Brownies and Guides continued to hire our premises at a low cost
- The Noah's Ark Computer Club and Art Class used the centre at no charge and attract a variety of local people on a regular basis.
- Exercise classes including Clubbercise and Zumba ran each week.

Financial review

See accounts for details of the charity’s finances, grants awarded and for private benefits to trustees.

The trustees declare that they have approved the trustees’ report above.

Signed on behalf of the charity’s trustees

Signature(s)		
Full name(s):	Colin Campbell	Andrea Gill
Position:	Trustee (Treasurer)	Trustee (Secretary)
Date:	6.10.22	6.10.22



FINANCIAL STATEMENTS

Speke Baptist Church
For the period ended 31 December 2021

Prepared on
24 September 2022

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Independent Examiner's Report

I report on the financial statement of Speke Baptist Church for the year ending 31 December 2020, which are set out within this report.

Respective Responsibilities

The charity trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year 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 Report

My examination was carried out in accordance with 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 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

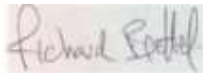
In connection with my examination, no matter has come to my attention (~~other than that disclosed below~~) *Delete words in brackets if they do not apply

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

2. to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed by the Independent Examiner:



Date: 3 October 2022

Name: Richard Brettell

Relevant professional qualifications (if any): RICS

Address: 8 Oxford Court, Manchester, M23WQ

Disclosure (brief details is any): None

Treasurers Statement

I have prepared these financial statements for the year ended 31 December 2021.

Singed:



Date: 4 October 2022

Name: Colin Campbell

Address: 102 East Millwood Road, Liverpool, L24 6SF

PRESENTED TO THE TRUSTEES

APPROVED by the Trustees via electronic communication week commencing 3 October 2022 and signed on behalf of the Trustees:

Signed:



Date: 10 October 2022

Name: Andrea Gill

Address: 2 Oakland Road, Liverpool, L19 9DU

Balance Sheet

As of December 31, 2021

		End of 2021	End of 2020
CASH AT BANK & IN HAND			
B400	Barclays #1 Account	6,215	8,582
B401	Barclays #2 Account	5,001	5,006
B500	Petty Cash	9	115
Sub-Total		11,224	13,703
FIXED ASSETS			
A200	Noahs Ark Building	200,000	200,000
A210	Old Church Building	25,000	25,000
A300	FFE & ICT	28,203	31,336
Sub-Total		253,203	256,336
TOTAL NET ASSETS		264,426	270,039

Fund Balances

As of December 31, 2021

			End of 2021	End of 2020
CASH IN HAND AND AT THE BANK: REPRESENTED BY FUNDS				
0000 General Fund	Unrestricted	General Funds of the Church	2,781	2,248
0010 Reserves	Designated	General Reserves of the Church as per the Reserves Policy	5,800	5,800
0015 Pension Reserves	Designated	Reserves in relation to Pension Liabilities	0	0
0020 Mens Ministry	Designated	Funds relating to Mens Ministry	45	45
0021 Welcome Club	Restricted	Funds relating to Welcome Club activities	(40)	(40)
0022 Junior Church	Designated	Funds relating to Junior Church Activities	28	(172)
0023 Rooted	Designated	Funds relating to Youth Work Activities incl Speke-Up Funding (2020/£1,000)	1,065	1,065
0024 Speke Kidz	Designated	Funds relating to Speke Kids Activities incl Speke-Up Funding (2020/£720) + Feast of Fun (2021/£500)	440	64
0030 GLADS	Designated	LADs Group incl Souter Trust Grant for tables (2020/£684)	(1)	1,003
0031 Speke Totz	Designated	Funds relating to Speke Totz Activities	223	262
0040 Mission	Designated	Mission Fund based on 10% of previous years regular income	0	0
0045 Gift Fund	Designated	Fund for the collection and provision of gifts	(15)	135
0050 Church Camps	Designated	Funds designated towards Church camps/weekends/holidays	206	206
0055 Kids Camps	Designated	Funds designated towards Youth camps/weekends/holidays	175	175
0060 Trainee Fund	Designated	Funds relating to Trainee incl Anne Duchess of Winchester Grant (2020/£4,067)	0	0
2020 Eleanor Rathbone	Restricted	2k grant towards utility bills Jul 20 to Jul 21 (potentially repeated for 2 further years)	0	1,000
2020 JMF	Restricted	8k grant towards utility bills Jul 20 to Jul 21	5	5,667
2020 Steve Morgan COVID Fund	Restricted	£26,000 grant to support Café 25% paid 2020. 25% paid Feb 2021. with remaining 50% paid monthly (£590) until Mar 2023	547	(3,725)
2021 Speke up (Noahs)	Restricted	Speke up funding (2020/£1k) towards general running costs.	0	NA
Agency Collections	Restricted	Funds collected on behalf of third party organisation	0	0
Sub-Total			11,258	13,732

Analysis of Income & Expenditure

January - December 2021

	Jan - Dec 2021	Jan - Dec 2020
INCOME		
Donations and legacies		
0110 Congregation Regular	57,572	61,850
0120 Congregation Irregular	1,094	2,321
0220 Non Congregation Irregular	56	3,051
0320 Organisation Irregular	150	
Total Donations and legacies	58,872	67,222
Income from Charitable activities		
0500 Building & Room Hire	5,393	2,707
0510 Cafe Sales	200	209
0520 Event Income		16
0530 Club Subs		491
0550 Sales		190
activities	5,593	3,613
Other Income		
0600 Grants & Trusts	14,740	25,322
0650 Contributions (Casey)	1,825	2,125
0700 Gift Aid	17,434	6,759
0900 Bank Interest	1	6
0950 Uncategorised Income		5,116
Total Other Income	33,999	39,327
TOTAL INCOME	98,464	110,162

Analysis of Income & Expenditure *continued...*

January - December 2021

EXPENDITURE	Jan - Dec 2021	Jan - Dec 2020
Expenditure on Charitable Activities		
1010 Electricity	3,943	6,170
1012 Gas	629	2,491
1015 Water	4,349	2,335
1016 Internet & Phone	684	720
1018 Waste Management	673	804
1019 Insurances	2,553	2,417
1020 Building Upkeep & Maintenance	5,181	12,067
1022 Grounds Maintenance	1,140	1,140
1025 Building Cleaning	1,921	1,007
1030 Sanitary Services	259	254
1045 Building Development		4,977
1110 AV & IT	55	1,279
1120 Office Supplies	48	79
1130 Memberships & Licences	1,977	2,785
1200 Regular Mission Support	4,200	3,550
1210 Irregular Mission Support	200	250
1310 Pastor Salary	36,984	36,921
1315 HMRC Payments	6,642	7,161
1320 Trainee Allowance		4,301
1330 Leaseback	14,400	14,400
1350 Travel Expenses		155
1360 Pension Contributions	8,595	3,812
1410 Training		1,138
1430 Resources	1,236	957
1480 Meals & Catering	215	316
1490 Gifts	179	1,755
1510 GLADS Activities		316
1600 Kitchen Supplies	4,210	752
1650 Furniture		1,526
1700 Legal and professional fees		373
1900 Uncatergorised Expense	65	1,686
TOTAL EXPENDITURE	100,938	117,892
NET INCOME/(EXPENDITURE)	(2,474)	(7,730)

Financial Activities by % of Total Income/Expense

January - December 2021

	Jan - Dec 2021	%
Income		
Donations and legacies		
0110 Congregation Regular	57,572	58%
0120 Congregation Irregular	1,094	1%
0220 Non Congregation Irregular	56	0%
0320 Organisation Irregular	150	0%
Total Donations and legacies	£ 58,872	60%
Income from Charitable activities		
0500 Building & Room Hire	5,393	5%
0510 Cafe Sales	200	0%
Total Income from Charitable activities	£ 5,593	6%
Other Income		
0600 Grants & Trusts	14,740	15%
0650 Contributions (Casey)	1,825	2%
0700 Gift Aid	17,434	18%
0900 Bank Interest	1	0%
Total Other Income	£ 33,999	35%
Total Income	£ 98,464	100%

Financial Activities by % of Total Income/Expense *continued...*

January - December 2021

	Jan - Dec 2021	%
Expenditures		
Expenditure on Charitable Activities		
1010 Electricity	3,943	4%
1012 Gas	629	1%
1015 Water	4,949	5%
1016 Internet & Phone	684	1%
1018 Waste Management	673	1%
1019 Insurances	2,553	3%
1020 Building Upkeep & Maintenance	5,181	5%
1022 Grounds Maintenance	1,140	1%
1025 Building Cleaning	1,921	2%
1030 Sanitary Services	259	0%
1110 AV & IT	55	0%
1120 Office Supplies	48	0%
1130 Memberships & Licences	1,977	2%
1200 Regular Mission Support	4,200	4%
1210 Irregular Mission Support	200	0%
1310 Pastor Salary	36,984	37%
1315 HMRC Payments	6,642	7%
1330 Leaseback	14,400	14%
1360 Pension Contributions	8,595	9%
1430 Resources	1,236	1%
1480 Meals & Catering	215	0%
1490 Gifts	179	0%
1600 Kitchen Supplies	4,210	4%
1900 Uncatergorised Expense	65	0%
Total Expenditure	£ 100,938	100%

Analysis of Funds

January - December 2021

	0000 General Fund	0010 Reserves	0015 Pension Reserves	0020 Mens Ministry	0021 Welcome Club	0022 Junior Church	0023 Rooted	0024 Speke Kidz	0030 GLADS	0031 Speke Totz	0040 Missio n	0045 Gift Fund	0050 Church Camps	0055 Kids Camps	0060 Trainee Fund	2020 Eleanor Rathbone	2020 JMF	2020 Steve Morgan COVID Fund	2021 Speke up (Noahs)	Agency Collections	TOTAL	
FUNDS BROUGHT FORWARD	2,248	5,800	0	45	(40)	(172)	1,065	64	1,003	262	0	135	206	175	0	1,000	5,667	(3,725)	0	0	13,732	
Income																						
0110 Congregation Regular	57,572																					57,572
0120 Congregation Irregular	1,079											15										1,094
0210 Non Congregation Regular	56																					56
0220 Non Congregation Irregular	150																					150
0320 Organisation Irregular																						0
0500 Building & Room Hire	5,393																					5,393
0510 Cafe Sales	200																					200
0520 Event Income																						0
0530 Club Subs																						0
0550 Sales																						0
0600 Grants & Trusts								1,220										12,520	1,000			14,740
0650 Contributions (Casey)	1,825																					1,825
0700 Gift Aid	12,734					300				4,400												17,434
0900 Bank Interest	1																					1
0950 Uncategorized Income																						0
Total Income	79,009	0	0	0	0	300	0	1,220	0	0	4,400	15	0	0	0	0	0	12,520	1,000	0	0	98,464

Analysis of Funds *continued...*

January - December 2021

	0000 General Fund	0010 Reserves	0015 Pension Reserves	0020 Mens Ministry	0021 Welcome Club	0022 Junior Church	0023 Rooted	0024 Speke Kidz	0030 GLADS	0031 Speke Totz	0040 Missio n	0045 Gift Fund	0050 Church Camps	0055 Kids Camps	0060 Trainee Fund	2020 Eleanor Rathbone	2020 JMF	2020 Steve Morgan COVID Fund	2021 Speke up (Noahs)	Agency Collections	TOTAL
Expenditures																					
1010 Electricity																1,000	1,474	469	1,000		3,943
1012 Gas																	557	72			629
1015 Water								319									3,502	1,128			4,949
1016 Internet & Phone								684													684
1018 Waste Management	206																129	337			673
1019 Insurances	1,953																	600			2,553
1020 Building Upkeep & Maintenance	5,181																				5,181
1021 Window Cleaning																					0
1022 Grounds Maintenance	1,140																				1,140
1025 Building Cleaning	650																	1,271			1,921
1030 Sanitary Services	259																				259
1045 Building Development																					0
1110 AV & IT	55																				55
1120 Office Supplies	48																				48
1130 Memberships & Licences	1,877					100															1,977
1200 Regular Mission Support											4,200										4,200
1210 Irregular Mission Support											200										200
1310 Pastor Salary	36,984																				36,984
1315 HMRC Payments	6,642																				6,642
1320 Trainee Allowance																					0
1330 Leaseback	14,400																				14,400
1350 Travel Expenses																					0
1355 Transport																					0
1360 Pension Contributions	8,595																				8,595
1410 Training																					0
1430 Resources	352							844		40											1,236
1450 Advertising/Promotional																					0
1470 Holidays & Camps																					0
1475 Event Costs																					0
1480 Meals & Catering	47																	169			215
1490 Gifts	14											165									179
1510 GLADS Activities																					0
1520 WC Activities																					0
1600 Kitchen Supplies	8																	4,202			4,210
1650 Furniture																					0
1660 External Trainers																					0
1700 Legal and professional fees																					0
1900 Uncategorised Expense	65																				65
Total Expenditures	78,476	0	0	0	0	100	0	844	1,003	40	4,400	165	0	0	0	1,000	5,663	8,247	1,000	0	100,938
Fund Transfer (IN)																					
Fund Transfer (OUT)																					
Fund Transfer (NET)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net Income/(Expenditure)	533	0	0	0	0	200	0	376	(1,003)	(40)	0	(150)	0	0	0	(1,000)	(5,663)	4,273	0	0	(2,474)
FUNDS CARRIED FORWARD	2,781	5,800	0	45	(40)	28	1,065	440	(1)	223	0	(15)	206	175	0	0	5	547	0	0	11,258

Accounting Notes

1. Basis of Accounting

The financial statements have been prepared in accordance with the Charities Act 2011. There may be minor discrepancies in the totals as the pence are not being shown.

2. Annual Report & Annual Return

In 2010 Speke Baptist Church were registered as a Charity (Nr 1134673) and accordingly have prepared an Annual Report for year ending 31 December 2021.

3. Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. *Restricted funds* are subjected to restrictions on the expenditure imposed by the donor or contained in the terms of the grant.

4. Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received. The associated tax recovery from donations under Gift Aid are not recognised as income when the donation is received, but rather when the reclaim is received from HMRC. [These accounts include Gift Aid claimed up to and including 31 May 2021](#). Legacies are accounted for when their receipt is certain and can be properly quantified. All other income is generally recognised when it is receivable.

5. Resources Expended

Resources expended are recognised in the period to which they are incurred and included attributable VAT which cannot be recovered. They are allocated to the activity to which they relate. As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

6 Unrecognised Expenses & Income

From time-to-time certain income & expenditure is classified as Unrecognised. In most cases these are transactions which have been undertaken in error (i.e., a gas invoice payment which has been returned) and there is a matching or similar transaction which has been assigned the relevant activity code.

7. Taxation

As part of the 'Fellowship of Independent Evangelical Churches (FIEC)', the church is an *excepted* charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect to income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

8. Staff Costs & Trustees Expenses

No employee received emoluments greater than £60,000 during the year.

Matthew Stevenson (Trustee) provides grounds maintenance and grass cutting for the church properties. The cost for these services amounted to £1,140 in the financial year.

Stephen Casey (Trustee) and Anthony Fisher (Trustee) are the full time Pastor/Elders of the church and received total remunerations of £24,540 & £25,207 respectively in the financial year.

The appointment of all the above was made following the process outlined in the constitution.

9. Related Charities

The custodian Trustee of the Church is the Fellowship Property Trust, charity number 251395. The Church is also a member of the Fellowship of Independent Evangelical Churches.

Accounting Notes

10. Reserves Policy

The church's policy on reserves is to target a reserve of £15,000. This is based on the principle of being able to fulfill obligations to pay Employees for a period of 3 months should the charities income cease entirely. It should be noted that between 2015 & 2020 the reserves have fluctuated between £5,000 & £10,000. For 2021 they remain as 2020 £5,800.

11. Mission Fund Policy

The church's policy is that the Mission Fund allocated for each year is to be based on 10% of the previous years "0110 Congregation Regular" Donations.

The Congregation Regular Donations for 2020 = £57,572

Therefore, the Mission Budget for 2021 = £5,757

Actual Mission Expenditure for 2021 = £4,400

Surplus funds are not accumulated year on year.

12. Tangible Assets

C100 Old Church Building: Speke Baptist Church is the beneficial owner (subject to the relevant trusts) of this asset, the legal title to which is held by the church's custodian trustees of the Fellowship Property Trust. The building value is based on 50% of the SLH Valuation undertaken in 2016 due to a restrictive covenant on land.

C200 Noah's Ark: Speke Baptist Church is the beneficial owner (subject to the relevant trusts) of this asset, the legal title to which is *held by the church's custodian trustees of the Fellowship Property Trust. The building value has been assessed based on likely market value.*

C300 FFE & ITC: assessed at previous years value less 10%



FINANCIAL STATEMENTS

Speke Baptist Church
For the period ended 31 December 2021

Prepared on
24 September 2022

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Independent Examiner's Report

I report on the financial statement of Speke Baptist Church for the year ending 31 December 2020, which are set out within this report.

Respective Responsibilities

The charity trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year 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 Report

My examination was carried out in accordance with 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 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

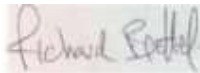
In connection with my examination, no matter has come to my attention (~~other than that disclosed below~~) *Delete words in brackets if they do not apply

1. which gives me reasonable cause to believe that in, any material respect, the requirements:

- to keep accounting records in accordance with section 130 of the Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

2. to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed by the Independent Examiner:



Date: 3 October 2022

Name: Richard Brettell

Relevant professional qualifications (if any): RICS

Address: 8 Oxford Court, Manchester, M23WQ

Disclosure (brief details is any): None

Treasurers Statement

I have prepared these financial statements for the year ended 31 December 2021.

Signed:



Date: 4 October 2022

Name: Colin Campbell

Address: 102 East Millwood Road, Liverpool, L24 6SF

PRESENTED TO THE TRUSTEES

APPROVED by the Trustees via electronic communication week commencing 3 October 2022 and signed on behalf of the Trustees:

Signed:



Date: 10 October 2022

Name: Andrea Gill

Address: 2 Oakland Road, Liverpool, L19 9DU

Balance Sheet

As of December 31, 2021

		End of 2021	End of 2020
CASH AT BANK & IN HAND			
B400	Barclays #1 Account	6,215	8,582
B401	Barclays #2 Account	5,001	5,006
B500	Petty Cash	9	115
Sub-Total		11,224	13,703
FIXED ASSETS			
A200	Noahs Ark Building	200,000	200,000
A210	Old Church Building	25,000	25,000
A300	FFE & ICT	28,203	31,336
Sub-Total		253,203	256,336
TOTAL NET ASSETS		264,426	270,039

Fund Balances

As of December 31, 2021

			End of 2021	End of 2020
CASH IN HAND AND AT THE BANK: REPRESENTED BY FUNDS				
0000 General Fund	Unrestricted	General Funds of the Church	2,781	2,248
0010 Reserves	Designated	General Reserves of the Church as per the Reserves Policy	5,800	5,800
0015 Pension Reserves	Designated	Reserves in relation to Pension Liabilities	0	0
0020 Mens Ministry	Designated	Funds relating to Mens Ministry	45	45
0021 Welcome Club	Restricted	Funds relating to Welcome Club activities	(40)	(40)
0022 Junior Church	Designated	Funds relating to Junior Church Activities	28	(172)
0023 Rooted	Designated	Funds relating to Youth Work Activities incl Speke-Up Funding (2020/£1,000)	1,065	1,065
0024 Speke Kidz	Designated	Funds relating to Speke Kids Activities incl Speke-Up Funding (2020/£720) + Feast of Fun (2021/£500)	440	64
0030 GLADS	Designated	LADs Group incl Souter Trust Grant for tables (2020/£684)	(1)	1,003
0031 Speke Totz	Designated	Funds relating to Speke Totz Activities	223	262
0040 Mission	Designated	Mission Fund based on 10% of previous years regular income	0	0
0045 Gift Fund	Designated	Fund for the collection and provision of gifts	(15)	135
0050 Church Camps	Designated	Funds designated towards Church camps/weekends/holidays	206	206
0055 Kids Camps	Designated	Funds designated towards Youth camps/weekends/holidays	175	175
0060 Trainee Fund	Designated	Funds relating to Trainee incl Anne Duchess of Winchester Grant (2020/£4,067)	0	0
2020 Eleanor Rathbone	Restricted	2k grant towards utility bills Jul 20 to Jul 21 (potentially repeated for 2 further years)	0	1,000
2020 JMF	Restricted	8k grant towards utility bills Jul 20 to Jul 21	5	5,667
2020 Steve Morgan COVID Fund	Restricted	£26,000 grant to support Café 25% paid 2020. 25% paid Feb 2021. with remaining 50% paid monthly (£590) until Mar 2023	547	(3,725)
2021 Speke up (Noahs)	Restricted	Speke up funding (2020/£1k) towards general running costs.	0	NA
Agency Collections	Restricted	Funds collected on behalf of third party organisation	0	0
Sub-Total			11,258	13,732

Analysis of Income & Expenditure

January - December 2021

	Jan - Dec 2021	Jan - Dec 2020
INCOME		
Donations and legacies		
0110 Congregation Regular	57,572	61,850
0120 Congregation Irregular	1,094	2,321
0220 Non Congregation Irregular	56	3,051
0320 Organisation Irregular	150	
Total Donations and legacies	58,872	67,222
Income from Charitable activities		
0500 Building & Room Hire	5,393	2,707
0510 Cafe Sales	200	209
0520 Event Income		16
0530 Club Subs		491
0550 Sales		190
activities	5,593	3,613
Other Income		
0600 Grants & Trusts	14,740	25,322
0650 Contributions (Casey)	1,825	2,125
0700 Gift Aid	17,434	6,759
0900 Bank Interest	1	6
0950 Uncategorised Income		5,116
Total Other Income	33,999	39,327
TOTAL INCOME	98,464	110,162

Analysis of Income & Expenditure *continued...*

January - December 2021

EXPENDITURE	Jan - Dec 2021	Jan - Dec 2020
Expenditure on Charitable Activities		
1010 Electricity	3,943	6,170
1012 Gas	629	2,491
1015 Water	4,349	2,335
1016 Internet & Phone	684	720
1018 Waste Management	673	804
1019 Insurances	2,553	2,417
1020 Building Upkeep & Maintenance	5,181	12,067
1022 Grounds Maintenance	1,140	1,140
1025 Building Cleaning	1,921	1,007
1030 Sanitary Services	259	254
1045 Building Development		4,977
1110 AV & IT	55	1,279
1120 Office Supplies	48	79
1130 Memberships & Licences	1,977	2,785
1200 Regular Mission Support	4,200	3,550
1210 Irregular Mission Support	200	250
1310 Pastor Salary	36,984	36,921
1315 HMRC Payments	6,642	7,161
1320 Trainee Allowance		4,301
1330 Leaseback	14,400	14,400
1350 Travel Expenses		155
1360 Pension Contributions	8,595	3,812
1410 Training		1,138
1430 Resources	1,236	957
1480 Meals & Catering	215	316
1490 Gifts	179	1,755
1510 GLADS Activities		316
1600 Kitchen Supplies	4,210	752
1650 Furniture		1,526
1700 Legal and professional fees		373
1900 Uncatergorised Expense	65	1,686
TOTAL EXPENDITURE	100,938	117,892
NET INCOME/(EXPENDITURE)	(2,474)	(7,730)

Financial Activities by % of Total Income/Expense

January - December 2021

	Jan - Dec 2021	%
Income		
Donations and legacies		
0110 Congregation Regular	57,572	58%
0120 Congregation Irregular	1,094	1%
0220 Non Congregation Irregular	56	0%
0320 Organisation Irregular	150	0%
Total Donations and legacies	£ 58,872	60%
Income from Charitable activities		
0500 Building & Room Hire	5,393	5%
0510 Cafe Sales	200	0%
Total Income from Charitable activities	£ 5,593	6%
Other Income		
0600 Grants & Trusts	14,740	15%
0650 Contributions (Casey)	1,825	2%
0700 Gift Aid	17,434	18%
0900 Bank Interest	1	0%
Total Other Income	£ 33,999	35%
Total Income	£ 98,464	100%

Financial Activities by % of Total Income/Expense *continued...*

January - December 2021

	Jan - Dec 2021	%
Expenditures		
Expenditure on Charitable Activities		
1010 Electricity	3,943	4%
1012 Gas	629	1%
1015 Water	4,949	5%
1016 Internet & Phone	684	1%
1018 Waste Management	673	1%
1019 Insurances	2,553	3%
1020 Building Upkeep & Maintenance	5,181	5%
1022 Grounds Maintenance	1,140	1%
1025 Building Cleaning	1,921	2%
1030 Sanitary Services	259	0%
1110 AV & IT	55	0%
1120 Office Supplies	48	0%
1130 Memberships & Licences	1,977	2%
1200 Regular Mission Support	4,200	4%
1210 Irregular Mission Support	200	0%
1310 Pastor Salary	36,984	37%
1315 HMRC Payments	6,642	7%
1330 Leaseback	14,400	14%
1360 Pension Contributions	8,595	9%
1430 Resources	1,236	1%
1480 Meals & Catering	215	0%
1490 Gifts	179	0%
1600 Kitchen Supplies	4,210	4%
1900 Uncatergorised Expense	65	0%
Total Expenditure	£ 100,938	100%

Analysis of Funds

January - December 2021

	0000 General Fund	0010 Reserves	0015 Pension Reserves	0020 Mens Ministry	0021 Welcome Club	0022 Junior Church	0023 Rooted	0024 Speke Kidz	0030 GLADS	0031 Speke Totz	0040 Missio n	0045 Gift Fund	0050 Church Camps	0055 Kids Camps	0060 Trainee Fund	2020 Eleanor Rathbone	2020 JMF	2020 Steve Morgan COVID Fund	2021 Speke up (Noahs)	Agency Collections	TOTAL	
FUNDS BROUGHT FORWARD	2,248	5,800	0	45	(40)	(172)	1,065	64	1,003	262	0	135	206	175	0	1,000	5,667	(3,725)	0	0	13,732	
Income																						
0110 Congregation Regular	57,572																					57,572
0120 Congregation Irregular	1,079											15										1,094
0210 Non Congregation Regular	56																					56
0220 Non Congregation Irregular	150																					150
0320 Organisation Irregular																						0
0500 Building & Room Hire	5,393																					5,393
0510 Cafe Sales	200																					200
0520 Event Income																						0
0530 Club Subs																						0
0550 Sales																						0
0600 Grants & Trusts								1,220										12,520	1,000			14,740
0650 Contributions (Casey)	1,825																					1,825
0700 Gift Aid	12,734					300				4,400												17,434
0900 Bank Interest	1																					1
0950 Uncategorized Income																						0
Total Income	79,009	0	0	0	0	300	0	1,220	0	0	4,400	15	0	0	0	0	0	12,520	1,000	0	0	98,464

Analysis of Funds *continued...*

January - December 2021

	0000 General Fund	0010 Reserves	0015 Pension Reserves	0020 Mens Ministry	0021 Welcome Club	0022 Junior Church	0023 Rooted	0024 Speke Kidz	0030 GLADS	0031 Speke Totz	0040 Missio n	0045 Gift Fund	0050 Church Camps	0055 Kids Camps	0060 Trainee Fund	2020 Eleanor Rathbone	2020 JMF	2020 Steve Morgan COVID Fund	2021 Speke up (Noahs)	Agency Collections	TOTAL
Expenditures																					
1010 Electricity																1,000	1,474	469	1,000		3,943
1012 Gas																	557	72			629
1015 Water								319									3,502	1,128			4,949
1016 Internet & Phone								684													684
1018 Waste Management	206																129	337			673
1019 Insurances	1,953																	600			2,553
1020 Building Upkeep & Maintenance	5,181																				5,181
1021 Window Cleaning																					0
1022 Grounds Maintenance	1,140																				1,140
1025 Building Cleaning	650																	1,271			1,921
1030 Sanitary Services	259																				259
1045 Building Development																					0
1110 AV & IT	55																				55
1120 Office Supplies	48																				48
1130 Memberships & Licences	1,877					100															1,977
1200 Regular Mission Support											4,200										4,200
1210 Irregular Mission Support											200										200
1310 Pastor Salary	36,984																				36,984
1315 HMRC Payments	6,642																				6,642
1320 Trainee Allowance																					0
1330 Leaseback	14,400																				14,400
1350 Travel Expenses																					0
1355 Transport																					0
1360 Pension Contributions	8,595																				8,595
1410 Training																					0
1430 Resources	352							844		40											1,236
1450 Advertising/Promotional																					0
1470 Holidays & Camps																					0
1475 Event Costs																					0
1480 Meals & Catering	47																	169			215
1490 Gifts	14											165									179
1510 GLADS Activities																					0
1520 WC Activities																					0
1600 Kitchen Supplies	8																	4,202			4,210
1650 Furniture																					0
1660 External Trainers																					0
1700 Legal and professional fees																					0
1900 Uncategorised Expense	65																				65
Total Expenditures	78,476	0	0	0	0	100	0	844	1,003	40	4,400	165	0	0	0	1,000	5,663	8,247	1,000	0	100,938
Fund Transfer (IN)																					
Fund Transfer (OUT)																					
Fund Transfer (NET)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net Income/(Expenditure)	533	0	0	0	0	200	0	376	(1,003)	(40)	0	(150)	0	0	0	(1,000)	(5,663)	4,273	0	0	(2,474)
FUNDS CARRIED FORWARD	2,781	5,800	0	45	(40)	28	1,065	440	(1)	223	0	(15)	206	175	0	0	5	547	0	0	11,258

Accounting Notes

1. Basis of Accounting

The financial statements have been prepared in accordance with the Charities Act 2011. There may be minor discrepancies in the totals as the pence are not being shown.

2. Annual Report & Annual Return

In 2010 Speke Baptist Church were registered as a Charity (Nr 1134673) and accordingly have prepared an Annual Report for year ending 31 December 2021.

3. Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. *Restricted funds* are subjected to restrictions on the expenditure imposed by the donor or contained in the terms of the grant.

4. Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received. The associated tax recovery from donations under Gift Aid are not recognised as income when the donation is received, but rather when the reclaim is received from HMRC. [These accounts include Gift Aid claimed up to and including 31 May 2021](#). Legacies are accounted for when their receipt is certain and can be properly quantified. All other income is generally recognised when it is receivable.

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Resources expended are recognised in the period to which they are incurred and included attributable VAT which cannot be recovered. They are allocated to the activity to which they relate. As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

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From time-to-time certain income & expenditure is classified as Unrecognised. In most cases these are transactions which have been undertaken in error (i.e., a gas invoice payment which has been returned) and there is a matching or similar transaction which has been assigned the relevant activity code.

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As part of the 'Fellowship of Independent Evangelical Churches (FIEC)', the church is an *excepted* charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect to income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

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No employee received emoluments greater than £60,000 during the year.

Matthew Stevenson (Trustee) provides grounds maintenance and grass cutting for the church properties. The cost for these services amounted to £1,140 in the financial year.

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The appointment of all the above was made following the process outlined in the constitution.

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The custodian Trustee of the Church is the Fellowship Property Trust, charity number 251395. The Church is also a member of the Fellowship of Independent Evangelical Churches.

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The church's policy on reserves is to target a reserve of £15,000. This is based on the principle of being able to fulfill obligations to pay Employees for a period of 3 months should the charities income cease entirely. It should be noted that between 2015 & 2020 the reserves have fluctuated between £5,000 & £10,000. For 2021 they remain as 2020 £5,800.

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C300 FFE & ITC: assessed at previous years value less 10%

SPEKE BAPTIST CHURCH

England & Wales - Charity number 1134673

Accounts

TELLING THE JESUS
STORY IN SPEKE



Trustees Annual Report

For the period

1st January to
31st December
2020

SPEKE BAPTIST
CHURCH at the
NOAH'S ARK
CENTRE



Speke Baptist Church @ The Noah's Ark Centre

50 Ganworth Road, Speke
Liverpool L24 2SA

Registered Charity Number 1134673

Purpose:

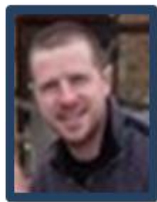
The principal purpose of the church is the advancement of the Christian faith according to the principles of the Baptist denomination. The church may also advance education and carry out other charitable purposes in the UK and/or other parts of the world.

Leaders:

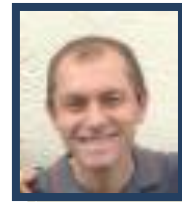
The Church is overseen by Elders and Trustees appointed by the members according to the Church's constitution.



Matthew Stevenson
Chair of Trustees



Steve Casey
Elder (Pastor) and Trustee



Anthony Fisher
Elder (Pastor) and Trustee



Nathan Gillett
Elder and Trustee



Andrea Gill
Secretary and Trustee



Colin Campbell
Treasurer and Trustee



Andy Langton
Elder and Trustee



Mark Palmer
Elder and Trustee

The Fellowship Property Trust acts as holding trustee for the church.

Speke Baptist Church is a member of the Fellowship of Independent Evangelical Churches (FIEC).

Activities:

All the trustees have had regard to the guidance issued by the Charities Commission on Public Benefit. The documents on Advancement of Religion for Public Benefit have also been consulted to ensure activities over the year are appropriate.

Many of the activities of the church were curtailed due to the COVID pandemic in 2020. The information below provides an overview of the activities that were able to continue over the year. All were open to anyone who wanted to be involved and were provided free of charge.

- Our weekly Sunday morning services were held in person from January, February, March, September, October and December. Youtube Live was used to broadcast Sunday services during periods when we couldn't meet in person and our Youtube channel quickly attracted over 100 subscribers with some services being viewed over 200 times
- Our weekly children's club had to stop in March for the remainder of the year, however, we broadcast 'Spekekids Online'. The leaders delivered activity packs to the children to accompany each of the broadcasts each month from July onwards.
- Many of the regular attendees of the elderly lunch club had to shield due to the pandemic so the leaders of this group phoned the members every week to keep in touch and check whether they needed any help.
- The church's foodbank continued twice-weekly throughout the year, despite the lockdown and was very busy providing hundreds of food parcels to individuals and families in the local area. The debt advice service provided by Riverside to accompany these sessions moved to telephone appointments but was also well used
- At Christmas, we held a 'Drive-in' Carol Service which attracted lots of locals and our 'Nativity Trail' was attended by approx. 80 people who followed the trail to find windows around the area that told the story of Christmas, returning to the Noah's Ark at the end for a hot chocolate and prize.
- Encouragement of personal and spiritual growth of members by meeting 1:1 or in small groups to pray and read the bible together, on the phone or zoom, continued throughout the year
- Information about the activities of the church is available through the website www.spekebaptistchurch.org.uk and via social media such as Facebook, Instagram and Youtube.

The timetable of weekly activities which took place in the Noah's Ark centre from January to March 2020 is shown below.

Group	Day and Time
Computer Club	Mondays 10am – 12 noon Wednesdays 10am – 12 noon
Welcome club for Seniors	Mondays 10.30 - 12.30pm
Clubbercise	Mondays 6 – 7pm
Zumba	Mondays 7 – 8pm Tuesdays 7 - 8pm

Food Bank	Tuesdays 10am – 12 noon Thursdays 10am – 12 noon
Music bugs for parents and pre-school children	Tuesdays 10am-12noon
Debt Advice	Tuesdays 9:30-11:30 am Thursdays 9.30 –11.30am
Fella’s lunch drop in	Tuesdays 12.15 - 1.45 pm
Spekekids club for 4-11 yr olds	Tuesdays 6.30 – 7.45pm
Drop-in for adults with learning difficulties	Wednesdays 9.30am - 2.30pm
Rooted Youth Club	Wednesdays 7 - 8.30pm
Art Class	Thursdays 10:30am - 12.30pm
Speke tots for parents and pre-school children	Thursdays 1-2.30pm
Rainbows, Brownies, Guides	Thursdays 4 – 9pm
Speke Baptist Church Sunday Service	Sundays 10.45am - 12.15pm (every week)
Speke Diamonds	Sundays 1.30 - 5.15pm

The church continues to support the work of Christian missionaries in Guinea and Indonesia both financially and with prayer. We have also started supporting a new family working in Kosovo through Radstock Ministries.

The benefits available to anyone involved with our church include finding more out about the Christian faith, friendships with other Christians and a personal relationship with God. We have been thrilled to have the opportunity to share what faith in Jesus means to us to many new people through our online broadcasts this year.

Apart from Sunday services, all our activities are run by teams of volunteers. Due to the limitations associated with COVID, our volunteers were reduced this year, but we still had approximately 20 volunteers regularly involved with children’s club, foodbank, broadcasting services, and the elderly club.

Other activities (Jan to March 2020)

- Majorette/Morris Dancing Troupes hired the building on a weekly basis: Speke Diamonds, Kavs Crusaders, Speke Balmoral
- Rainbows, Brownies and Guides continued to hire our premises at a low cost
- The Noah’s Ark Computer Club and Art Class used the centre at no charge and attract a variety of local people on a regular basis.
- Exercise classes including Clubbercise and Zumba ran each week.
- Music Bugs hired the crèche area to provide music and movement fun for parents and pre-school children


Financial review

See accounts for details of the charity's finances, grants awarded and for private benefits to trustees.

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s):

Colin Campbell

Andrea Gill

Position:

Trustee (Treasurer)

Trustee (Secretary)

Date:

24/10/21

24/10/21



FINANCIAL STATEMENTS

Speke Baptist Church
For the period ended 31 December 2020

Prepared on
02 October 2021

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Independent Examiner's Report

I report on the financial statement of Speke Baptist Church for the year ending 31 December 2020, which are set out within this report.

Respective Responsibilities

The charity trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year 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 Report

My examination was carried out in accordance with 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 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.

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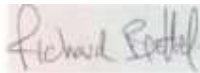
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- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

2. to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed by the Independent Examiner:



Date: 28 October 2021

Name: Richard Brettell

Relevant professional qualifications (if any): RICS

Address: 8 Oxford Court, Manchester, M23WQ

Disclosure (brief details is any): None

Treasurers Statement

I have prepared these financial statements for the year ended 31 December 2020.

Singed:



Date: 20 October 2020

Name: Colin Campbell

Address: 102 East Millwood Road, Liverpool, L24 6SF

PRESENTED TO THE TRUSTEES

APPROVED by the Trustees via electronic communication week commencing 25 October 2021 and signed on behalf of the Trustees:

Signed:



Date: 29 October 2020

Name: Andrea Gill

Address: 2 Oakland Road, Liverpool, L19 9DU

Balance Sheet

As of December 31, 2020

		End of 2020	End of 2019
CASH AT BANK & IN HAND			
B400	Barclays #1 Account	8,582	11,343
B401	Barclays #2 Account	5,006	10,011
B500	Petty Cash	115	79
Sub-Total		13,703	21,433
FIXED ASSETS			
A200	Noahs Ark Building	200,000	200,000
A210	Old Church Building	25,000	25,000
A300	FFE & ICT	31,336	34,818
Sub-Total		256,336	259,818
TOTAL NET ASSETS		270,039	281,251

Fund Balances

As of December 31, 2020

End of 2020 | of 2019

CASH IN HAND AND AT THE BANK: REPRESENTED BY FUNDS

0000 General Fund	Unrestricted	General Funds of the Church	2,248	10,312
0010 Reserves	Designated	General Reserves of the Church as per the Reserves Policy	5,800	10,000
0015 Pension Reserves	Designated	Reserves in relation to Pension Liabilities	0	0
0020 Mens Ministry	Designated	Funds relating to Mens Ministry	45	99
0021 Welcome Club	Restricted	Funds relating to Welcome Club activities	(40)	42
0022 Junior Church	Designated	Funds relating to Junior Church Activities	(172)	(5)
0023 Rooted	Designated	Funds relating to Youth Work Activities incl Speke-Up Funding (2020/£1,000)	1,065	65
0024 Speke Kidz	Designated	Funds relating to Speke Kids Activities	64	214
0030 GLADS	Designated	Funds relating to the GLADs Group incl Souter Trust Grant for tables (2020/£684)	1,003	206
0031 Speke Totz	Designated	Funds relating to Speke Totz Activities	262	262
0040 Mission	Designated	Mission Fund based on 10% of previous years regular income	0	367
0045 Gift Fund	Designated	Fund for the collection and provision of gifts	105	30
0050 Church Camps	Designated	Funds designated towards Church camps/weekends/holidays	206	56
0055 Kids Camps	Designated	Funds designated towards Youth camps/weekends/holidays	175	175
0060 Trainee Fund	Designated	Funds relating to Trainee incl Anne Duchess of Winchester Grant (2020/£4,067)	0	(425)
2017 Morgan Fund	Restricted	8.5k/yr over 3yrs until Feb 20 for community building use	0	33
2020 Eleanor Rsthbone	Restricted	2k grant towards utility bills Jul 20 to Jul 21 (potentially repeated for 2 further years)	1,000	NA
2020 JMF	Restricted	8k grant towards utility bills Jul 20 to Jul 21	5,667	NA
2020 Steve Morgan COVID F	Restricted	£14,308 grant to support Café Opening 1st 50% paid 2020. 2nd 50% due 2021.	(3,725)	NA
2020 Vandalism Fund	Restricted	Speke-Up Louder Grant Award (£1,000/ 2020 June)	0	NA
Agency Collections	Restricted	Funds collected on behalf of third party organisation	0	0

Sub-Total

13,702 21,432

Analysis of Income & Expenditure

January - December 2020

	Total	
	Jan - Dec 2020	Jan - Dec 2019
INCOME		
Donations and legacies		
0110 Congregation Regular	61,850	60,958
0120 Congregation Irregular	2,321	6,354
0210 Non-Congregation Regular		145
0220 Non-Congregation Irregular	3,051	1,300
0320 Organisation Irregular		2,365
Total Donations and legacies	67,222	71,122
Income from Charitable activities		
0500 Building & Room Hire	2,707	5,127
0510 Cafe Sales	209	1,328
0520 Event Income	16	220
0530 Club Subs	491	3,210
0550 Sales	190	10
Total Income from Charitable activities	3,613	9,895
Other Income		
0600 Grants & Trusts	25,322	28,892
0650 Contributions (Casey)	2,125	2,642
0700 Gift Aid	6,759	14,944
0900 Bank Interest	6	11
0950 Uncategorized Income	5,116	2,849
Total Other Income	39,327	49,337
TOTAL INCOME	110,162	130,354

Analysis of Income & Expenditure *continued...*

January - December 2020

	Total	
	Jan - Dec 2020	Jan - Dec 2019
EXPENDITURES		
Expenditure on Charitable Activities		
1010 Electricity	6,170	5,892
1012 Gas	2,491	1,991
1015 Water	2,335	1,086
1016 Internet & Phone	720	722
1018 Waste Management	804	1,377
1019 Insurances	2,417	2,398
1020 Building Upkeep & Maintenance	12,067	13,180
1021 Window Cleaning		86
1022 Grounds Maintenance	1,140	1,320
1025 Building Cleaning	1,007	1,494
1030 Sanitary Services	254	251
1045 Building Development	4,977	
1110 AV & IT	1,279	
1120 Office Supplies	79	239
1130 Memberships & Licenses	2785	1,957
1200 Regular Mission Support	3550	1,800
1210 Irregular Mission Support	250	2,250
1310 Pastor Salary	36,921	36,066
1315 HMRC Payments	7,161	7,124
1320 Trainee Allowance	4,301	
1330 Leaseback	14,400	14,400
1350 Travel Expenses	155	2,069
1355 Transport		
1360 Pension Contributions	3,812	6,156
1410 Training	1,138	2,766
1430 Resources	957	1,374
1450 Advertising/Promotional		122
1470 Holidays & Camps		5,045
1475 Event Costs		150
1480 Meals & Catering	316	1,735
1490 Gifts	1,755	3,428
1510 GLADS Activities	316	2,415
1520 WC Activities		148
1600 Kitchen Supplies	752	1,147
1650 Furniture	1,526	
1660 External Trainers		80
1700 Legal and professional fees	373	1,903
1900 Uncategorised Expense	1,686	2,861
TOTAL EXPENDITURES	117,892	125,034
NET INCOME/(EXPENDITURE)	(7,730)	5,320

Financial Activities by % of Total Income/Expense

January - December 2020

	Total	
	Jan - Dec 2020	%
Income		
Donations and legacies		
0110 Congregation Regular	61,850	56%
0120 Congregation Irregular	2,321	2%
0220 Non Congregation Irregular	3,051	3%
Total Donations and legacies	£ 67,222	61%
Income from Charitable activities		
0500 Building & Room Hire	2,707	2%
0510 Cafe Sales	209	0%
0520 Event Income	16	0%
0530 Club Subs	491	0%
0550 Sales	190	0%
Total Income from Charitable activities	£ 3,613	3%
Other Income		
0600 Grants & Trusts	25,322	23%
0650 Contributions (Casey)	2,125	2%
0700 Gift Aid	6,759	6%
0900 Bank Interest	6	0%
0950 Uncategorised Income	5,116	5%
Total Other Income	£ 39,327	36%
Total Income	£ 110,162	100%

Financial Activities by % of Total Income/Expense *continued...*

January - December 2020

Expenditures

Expenditure on Charitable Activities

1010 Electricity	6,170	5%
1012 Gas	2,491	2%
1015 Water	2,335	2%
1016 Internet & Phone	720	1%
1018 Waste Management	804	1%
1019 Insurances	2,417	2%
1020 Building Upkeep & Maintenance	12,067	10%
1022 Grounds Maintenance	1,140	1%
1025 Building Cleaning	1,007	1%
1030 Sanitary Services	254	0%
1045 Building Development	4,977	4%
1110 AV & IT	1,279	1%
1120 Office Supplies	79	0%
1130 Memberships & Licences	2,785	2%
1200 Regular Mission Support	3,550	3%
1210 Irregular Mission Support	250	0%
1310 Pastor Salary	36,921	31%
1315 HMRC Payments	7,161	6%
1320 Trainee Allowance	4,301	4%
1330 Leaseback	14,400	12%
1350 Travel Expenses	155	0%
1360 Pension Contributions	3,812	3%
1410 Training	1,138	1%
1430 Resources	957	1%
1480 Meals & Catering	316	0%
1490 Gifts	1,755	1%
1510 GLADS Activities	316	0%
1600 Kitchen Supplies	752	1%
1650 Furniture	1,526	1%
1700 Legal and professional fees	373	0%
1900 Uncatergorised Expense	1,686	1%
Total Expenditure on Charitable Activities	£ 117,892	100%

Analysis of Funds *continued...*

January - December 2020

	0000	0010	0015	0020	0021	0022	0023	0024	0030	0031	0040	0045	0050	0055	0060	2017	2020	2020	2020 Steve	2020	Agency	TOTAL	
	General	Reserves	Pension	Mens	Welcome	Junior	Rooted	Speke	GLADS	Speke	Missio	Gift	Church	Kids	Trainee	Morgan	Eleanor	JMF	Morgan	Vandalism	Collections		
	Fund		Reserves	Ministr	Club	Church		Kidz		Totz	n	Fund	Camps	Camps	Fund	Fund	Rsthbone		COVID Fund	Fund			
FUNDS BROUGHT FORWARD	10,312	10,000	0	39	42	(5)	65	214	206	262	367	30	56	175	(425)	33	0	0	0	0	0	0	21,432
Income																							
0110 Congregation Regular	61,850																						61,850
0120 Congregation Irregular	341											1,860	150										2,351
0210 Non Congregation Regular																							0
0220 Non Congregation Irregular	3,051																						3,051
0320 Organisation Irregular																							0
0500 Building & Room Hire	2,707																						2,707
0510 Cafe Sales											209												209
0520 Event Income					16																		16
0530 Club Subs											431												431
0550 Sales	190																						190
0600 Grants & Trusts							1,000		684						4,067	1,417	2,000	8,000	7,154	1,000			25,322
0650 Contributions (Casey)	2,125																						2,125
0700 Gift Aid	2,287										3,158				1,314								6,759
0900 Bank Interest	6																						6
0950 Uncategorised Income	4,866										250												5,116
Total Income	77,423	0	0	0	16	0	1,000	0	1,384	0	3,408	1,860	150	0	5,381	1,417	2,000	8,000	7,154	1,000	0	0	110,192

Analysis of Funds

January - December 2020

	0000	0010	0015	0020	0021	0022	0023	0024	0030	0031	0040	0045	0050	0055	0060	2017	2020	2020	2020 Steve	2020	Agency	TOTAL	
	General	Reserves	Pension	Mens	Welcome	Junior	Rooted	Speke	GLADS	Speke	Mission	Gift	Church	Kids	Trainee	Morgan	Eleanor	JMF	Morgan	Vandalism	Collections		
	Fund		Reserves	Ministr	Club	Church		Kidz		Totz	n	Fund	Camps	Camps	Fund	Fund	Rsthbone		COVID	Fund	Fund		
Expenditures																							
1010 Electricity	2,912															1,450	1,000	808					6,170
1012 Gas	2,315																	176					2,491
1015 Water	386																	1,349					2,335
1016 Internet & Phone	720																						720
1018 Waste Management	804																						804
1019 Insurances	2,417																						2,417
1020 Building Upkeep & Maintenance	8,073																		2,934	1,000			12,067
1021 Window Cleaning																							0
1022 Grounds Maintenance	1,140																						1,140
1025 Building Cleaning	638																		309				1,007
1030 Sanitary Services	254																						254
1045 Building Development																			4,977				4,977
1110 AV & IT	437																		842				1,279
1120 Office Supplies	79																						79
1130 Memberships & Licences	2,685						100																2,785
1200 Regular Mission Support	25										3,525												3,550
1210 Irregular Mission Support											250												250
1310 Pastor Salary	36,921																						36,921
1315 HMRC Payments	7,161																						7,161
1320 Trainee Allowance															4,301								4,301
1330 Leaseback	10,200	4,200																					14,400
1350 Travel Expenses	155																						155
1355 Transport																							0
1360 Pension Contributions	3,812																						3,812
1410 Training	483														655								1,138
1430 Resources	624					67		150	117														957
1450 Advertising/Promotional																							0
1470 Holidays & Camps																							0
1475 Event Costs																							0
1480 Meals & Catering	8			55	99				154														316
1490 Gifts												1,755											1,755
1510 GLADS Activities									316														316
1520 WC Activites																							0
1600 Kitchen Supplies	520																		232				752
1650 Furniture																			1,526				1,526
1660 External Trainers																							0
1700 Legal and professional fees	373																						373
1900 Uncatergorised Expense	1,686																						1,686
Total Expenditures	85,487	4,200	0	55	99	167	0	150	587	0	3,775	1,755	0	0	4,956	1,450	1,000	2,333	10,879	1,000	0	117,892	
Fund Transfer (IN)																							
Fund Transfer (OUT)																							
Fund Transfer (NET)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Net Income/(Expenditure)	(8,064)	(4,200)	0	(55)	(83)	(167)	1,000	(150)	797	0	(367)	105	150	0	425	(33)	1,000	5,667	(3,725)	0	0	(7,700)	
FUNDS CARRIED FORWARD	2,248	5,800	0	45	(40)	(172)	1,065	64	1,003	262	0	135	206	175	0	0	1,000	5,667	(3,725)	0	0	13,732	

1. Basis of Accounting

The financial statements have been prepared in accordance with the Charities Act 2011. There may be minor discrepancies in the totals as the pence are not being shown.

2. Annual Report & Annual Return

In 2010 Speke Baptist Church were registered as a Charity (Nr 1134673) and accordingly have prepared an Annual Report for year ending 31 December 2020.

3. Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. *Restricted funds* are subjected to restrictions on the expenditure imposed by the donor or contained in the terms of the grant.

4. Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received. The associated tax recovery from donations under Gift Aid are not recognised as income when the donation is received, but rather when the reclaim is received from HMRC. [These accounts include Gift Aid claimed up to and including 31 March 2020.](#) Legacies are accounted for when their receipt is certain and can be properly quantified. All other income is generally recognised when it is receivable.

5. Resources Expended

Resources expended are recognised in the period to which they are incurred and included attributable VAT which cannot be recovered. They are allocated to the activity to which they relate. As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

6 Unrecognised Expenses & Income

From time-to-time certain income & expenditure is classified as Unrecognised. In most cases these are transactions which have been undertaken in error (i.e., a gas invoice payment which has been returned) and there is a matching or similar transaction which has been assigned the relevant activity code.

7. Taxation

As part of the 'Fellowship of Independent Evangelical Churches (FIEC)', the church is an *excepted* charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect to income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

8. Staff Costs & Trustees Expenses

No employee received emoluments greater than £60,000 during the year.

Matthew Stevenson (Trustee) provides grounds maintenance and grass cutting for the church properties. The cost for these services amounted to £1,140 in the financial year.

Stephen Casey (Trustee) and Anthony Fisher (Trustee) are the full time Pastor/Elders of the church and received total remunerations of £24,419 & £26,901 respectively in the financial year.

The appointment of all the above was made following the process outlined in the constitution.

9. Related Charities

The custodian Trustee of the Church is the Fellowship Property Trust, charity number 251395. The Church is also a member of the Fellowship of Independent Evangelical Churches.

10. Reserves Policy

The church's policy on reserves is to target a reserve of £15,000. This is based on the principle of being able to fulfill obligations to pay Employees for a period of 3 months should the charities income cease entirely. It should be noted that between 2015 & 2018 the reserves were £5,000 increasing to £10,000 in 2019. For 2020 they have reduced to £5,800.

11. Mission Fund Policy

The church's policy is that the Mission Fund allocated for each year is to be based on 10% of the previous years "0110 Congregation Regular" Donations.

The Congregation Regular Donations for 2019 = £60,958

Therefore, the Mission Budget for 2020 = £6,096

Actual Mission Expenditure for 2019 = £3,775

Surplus funds are not accumulated year on year.

12. Tangible Assets

C100 Old Church Building: Speke Baptist Church is the beneficial owner (subject to the relevant trusts) of this asset, the legal title to which is held by the church's custodian trustees of the Fellowship Property Trust. The building value is based on 50% of the SLH Valuation undertaken in 2016 due to a restrictive covenant on land.

C200 Noah's Ark: Speke Baptist Church is the beneficial owner (subject to the relevant trusts) of this asset, the legal title to which is held by the church's custodian trustees of the Fellowship Property Trust. The building value has been assessed based on likely market value.

C300 FFE & ITC: assessed at previous years value less 10%



FINANCIAL STATEMENTS

Speke Baptist Church
For the period ended 31 December 2020

Prepared on
02 October 2021

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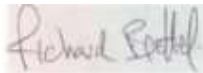
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- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or

2. to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed by the Independent Examiner:



Date: 28 October 2021

Name: Richard Brettell

Relevant professional qualifications (if any): RICS

Address: 8 Oxford Court, Manchester, M23WQ

Disclosure (brief details is any): None

Treasurers Statement

I have prepared these financial statements for the year ended 31 December 2020.

Signed:



Date: 20 October 2020

Name: Colin Campbell

Address: 102 East Millwood Road, Liverpool, L24 6SF

PRESENTED TO THE TRUSTEES

APPROVED by the Trustees via electronic communication week commencing 25 October 2021 and signed on behalf of the Trustees:

Signed:



Date: 29 October 2020

Name: Andrea Gill

Address: 2 Oakland Road, Liverpool, L19 9DU

Balance Sheet

As of December 31, 2020

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As of December 31, 2020

End of 2020 | of 2019

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Agency Collections	Restricted	Funds collected on behalf of third party organisation	0	0

Sub-Total

13,702 21,432

Analysis of Income & Expenditure

January - December 2020

	Total	
	Jan - Dec 2020	Jan - Dec 2019
INCOME		
Donations and legacies		
0110 Congregation Regular	61,850	60,958
0120 Congregation Irregular	2,321	6,354
0210 Non-Congregation Regular		145
0220 Non-Congregation Irregular	3,051	1,300
0320 Organisation Irregular		2,365
Total Donations and legacies	67,222	71,122
Income from Charitable activities		
0500 Building & Room Hire	2,707	5,127
0510 Cafe Sales	209	1,328
0520 Event Income	16	220
0530 Club Subs	491	3,210
0550 Sales	190	10
Total Income from Charitable activities	3,613	9,895
Other Income		
0600 Grants & Trusts	25,322	28,892
0650 Contributions (Casey)	2,125	2,642
0700 Gift Aid	6,759	14,944
0900 Bank Interest	6	11
0950 Uncategorized Income	5,116	2,849
Total Other Income	39,327	49,337
TOTAL INCOME	110,162	130,354

Analysis of Income & Expenditure *continued...*

January - December 2020

	Total	
	Jan - Dec 2020	Jan - Dec 2019
EXPENDITURES		
Expenditure on Charitable Activities		
1010 Electricity	6,170	5,892
1012 Gas	2,491	1,991
1015 Water	2,335	1,086
1016 Internet & Phone	720	722
1018 Waste Management	804	1,377
1019 Insurances	2,417	2,398
1020 Building Upkeep & Maintenance	12,067	13,180
1021 Window Cleaning		86
1022 Grounds Maintenance	1,140	1,320
1025 Building Cleaning	1,007	1,494
1030 Sanitary Services	254	251
1045 Building Development	4,977	
1110 AV & IT	1,279	
1120 Office Supplies	79	239
1130 Memberships & Licenses	2785	1,957
1200 Regular Mission Support	3550	1,800
1210 Irregular Mission Support	250	2,250
1310 Pastor Salary	36,921	36,066
1315 HMRC Payments	7,161	7,124
1320 Trainee Allowance	4,301	
1330 Leaseback	14,400	14,400
1350 Travel Expenses	155	2,069
1355 Transport		
1360 Pension Contributions	3,812	6,156
1410 Training	1,138	2,766
1430 Resources	957	1,374
1450 Advertising/Promotional		122
1470 Holidays & Camps		5,045
1475 Event Costs		150
1480 Meals & Catering	316	1,735
1490 Gifts	1,755	3,428
1510 GLADS Activities	316	2,415
1520 WC Activities		148
1600 Kitchen Supplies	752	1,147
1650 Furniture	1,526	
1660 External Trainers		80
1700 Legal and professional fees	373	1,903
1900 Uncategorised Expense	1,686	2,861
TOTAL EXPENDITURES	117,892	125,034
NET INCOME/(EXPENDITURE)	(7,730)	5,320

Financial Activities by % of Total Income/Expense

January - December 2020

	Total	
	Jan - Dec 2020	%
Income		
Donations and legacies		
0110 Congregation Regular	61,850	56%
0120 Congregation Irregular	2,321	2%
0220 Non Congregation Irregular	3,051	3%
Total Donations and legacies	£ 67,222	61%
Income from Charitable activities		
0500 Building & Room Hire	2,707	2%
0510 Cafe Sales	209	0%
0520 Event Income	16	0%
0530 Club Subs	491	0%
0550 Sales	190	0%
Total Income from Charitable activities	£ 3,613	3%
Other Income		
0600 Grants & Trusts	25,322	23%
0650 Contributions (Casey)	2,125	2%
0700 Gift Aid	6,759	6%
0900 Bank Interest	6	0%
0950 Uncategorised Income	5,116	5%
Total Other Income	£ 39,327	36%
Total Income	£ 110,162	100%

Financial Activities by % of Total Income/Expense *continued...*

January - December 2020

Expenditures

Expenditure on Charitable Activities

1010 Electricity	6,170	5%
1012 Gas	2,491	2%
1015 Water	2,335	2%
1016 Internet & Phone	720	1%
1018 Waste Management	804	1%
1019 Insurances	2,417	2%
1020 Building Upkeep & Maintenance	12,067	10%
1022 Grounds Maintenance	1,140	1%
1025 Building Cleaning	1,007	1%
1030 Sanitary Services	254	0%
1045 Building Development	4,977	4%
1110 AV & IT	1,279	1%
1120 Office Supplies	79	0%
1130 Memberships & Licences	2,785	2%
1200 Regular Mission Support	3,550	3%
1210 Irregular Mission Support	250	0%
1310 Pastor Salary	36,921	31%
1315 HMRC Payments	7,161	6%
1320 Trainee Allowance	4,301	4%
1330 Leaseback	14,400	12%
1350 Travel Expenses	155	0%
1360 Pension Contributions	3,812	3%
1410 Training	1,138	1%
1430 Resources	957	1%
1480 Meals & Catering	316	0%
1490 Gifts	1,755	1%
1510 GLADS Activities	316	0%
1600 Kitchen Supplies	752	1%
1650 Furniture	1,526	1%
1700 Legal and professional fees	373	0%
1900 Uncatergorised Expense	1,686	1%
Total Expenditure on Charitable Activities	£ 117,892	100%

Analysis of Funds *continued...*

January - December 2020

	0000	0010	0015	0020	0021	0022	0023	0024	0030	0031	0040	0045	0050	0055	0060	2017	2020	2020	2020 Steve	2020	Agency	TOTAL	
	General	Reserves	Pension	Mens	Welcome	Junior	Rooted	Speke	GLADS	Speke	Missio	Gift	Church	Kids	Trainee	Morgan	Eleanor	JMF	Morgan	Vandalism	Collections		
	Fund		Reserves	Ministr	Club	Church		Kidz		Totz	n	Fund	Camps	Camps	Fund	Fund	Rsthbone		COVID Fund	Fund			
FUNDS BROUGHT FORWARD	10,312	10,000	0	39	42	(5)	65	214	206	262	367	30	56	175	(425)	33	0	0	0	0	0	0	21,432
Income																							
0110 Congregation Regular	61,850																						61,850
0120 Congregation Irregular	341											1,860	150										2,351
0210 Non Congregation Regular																							0
0220 Non Congregation Irregular	3,051																						3,051
0320 Organisation Irregular																							0
0500 Building & Room Hire	2,707																						2,707
0510 Cafe Sales									209														209
0520 Event Income				16																			16
0530 Club Subs									431														431
0550 Sales	190																						190
0600 Grants & Trusts							1,000		684						4,067	1,417	2,000	8,000	7,154	1,000			25,322
0650 Contributions (Casey)	2,125																						2,125
0700 Gift Aid	2,287										3,158				1,314								6,759
0900 Bank Interest	6																						6
0950 Uncategorised Income	4,866										250												5,116
Total Income	77,423	0	0	0	16	0	1,000	0	1,384	0	3,408	1,860	150	0	5,381	1,417	2,000	8,000	7,154	1,000	0	0	110,192

Analysis of Funds

January - December 2020

	0000	0010	0015	0020	0021	0022	0023	0024	0030	0031	0040	0045	0050	0055	0060	2017	2020	2020	2020 Steve	2020	Agency	TOTAL	
	General	Reserves	Pension	Mens	Welcome	Junior	Rooted	Speke	GLADS	Speke	Mission	Gift	Church	Kids	Trainee	Morgan	Eleanor	JMF	Morgan	Vandalism	Collections		
	Fund		Reserves	Ministr	Club	Church		Kidz		Totz	n	Fund	Camps	Camps	Fund	Fund	Rsthbone		COVID	Fund	Fund		
Expenditures																							
1010 Electricity	2,312															1,450	1,000	808					6,170
1012 Gas	2,315																	176					2,491
1015 Water	386																	1,349					2,335
1016 Internet & Phone	720																						720
1018 Waste Management	804																						804
1019 Insurances	2,417																						2,417
1020 Building Upkeep & Maintenance	8,073																		2,334	1,000			12,067
1021 Window Cleaning																							0
1022 Grounds Maintenance	1,140																						1,140
1025 Building Cleaning	638																		303				1,007
1030 Sanitary Services	254																						254
1045 Building Development																			4,377				4,377
1110 AV & IT	437																		842				1,279
1120 Office Supplies	79																						79
1130 Memberships & Licences	2,685						100																2,785
1200 Regular Mission Support	25										3,525												3,550
1210 Irregular Mission Support											250												250
1310 Pastor Salary	36,321																						36,321
1315 HMRC Payments	7,161																						7,161
1320 Trainee Allowance															4,301								4,301
1330 Leaseback	10,200	4,200																					14,400
1350 Travel Expenses	155																						155
1355 Transport																							0
1360 Pension Contributions	3,812																						3,812
1410 Training	483														655								1,138
1430 Resources	624					67		150	117														957
1450 Advertising/Promotional																							0
1470 Holidays & Camps																							0
1475 Event Costs																							0
1480 Meals & Catering	8			55	39				154														316
1490 Gifts												1,755											1,755
1510 GLADS Activities									316														316
1520 WC Activites																							0
1600 Kitchen Supplies	520																		232				752
1650 Furniture																			1,526				1,526
1660 External Trainers																							0
1700 Legal and professional fees	373																						373
1900 Uncatergorised Expense	1,686																						1,686
Total Expenditures	85,487	4,200	0	55	39	167	0	150	587	0	3,775	1,755	0	0	4,956	1,450	1,000	2,333	10,879	1,000	0	117,832	
Fund Transfer (IN)																							
Fund Transfer (OUT)																							
Fund Transfer (NET)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Net Income/(Expenditure)	(8,064)	(4,200)	0	(55)	(39)	(167)	1,000	(150)	797	0	(367)	105	150	0	425	(33)	1,000	5,667	(3,725)	0	0	(7,700)	
FUNDS CARRIED FORWARD	2,248	5,800	0	45	(40)	(172)	1,065	64	1,003	262	0	135	206	175	0	0	1,000	5,667	(3,725)	0	0	13,732	

1. Basis of Accounting

The financial statements have been prepared in accordance with the Charities Act 2011. There may be minor discrepancies in the totals as the pence are not being shown.

2. Annual Report & Annual Return

In 2010 Speke Baptist Church were registered as a Charity (Nr 1134673) and accordingly have prepared an Annual Report for year ending 31 December 2020.

3. Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. *Restricted funds* are subjected to restrictions on the expenditure imposed by the donor or contained in the terms of the grant.

4. Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received. The associated tax recovery from donations under Gift Aid are not recognised as income when the donation is received, but rather when the reclaim is received from HMRC. [These accounts include Gift Aid claimed up to and including 31 March 2020.](#) Legacies are accounted for when their receipt is certain and can be properly quantified. All other income is generally recognised when it is receivable.

5. Resources Expended

Resources expended are recognised in the period to which they are incurred and included attributable VAT which cannot be recovered. They are allocated to the activity to which they relate. As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

6 Unrecognised Expenses & Income

From time-to-time certain income & expenditure is classified as Unrecognised. In most cases these are transactions which have been undertaken in error (i.e., a gas invoice payment which has been returned) and there is a matching or similar transaction which has been assigned the relevant activity code.

7. Taxation

As part of the 'Fellowship of Independent Evangelical Churches (FIEC)', the church is an *excepted* charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect to income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

8. Staff Costs & Trustees Expenses

No employee received emoluments greater than £60,000 during the year.

Matthew Stevenson (Trustee) provides grounds maintenance and grass cutting for the church properties. The cost for these services amounted to £1,140 in the financial year.

Stephen Casey (Trustee) and Anthony Fisher (Trustee) are the full time Pastor/Elders of the church and received total remunerations of £24,419 & £26,901 respectively in the financial year.

The appointment of all the above was made following the process outlined in the constitution.

9. Related Charities

The custodian Trustee of the Church is the Fellowship Property Trust, charity number 251395. The Church is also a member of the Fellowship of Independent Evangelical Churches.

10. Reserves Policy

The church's policy on reserves is to target a reserve of £15,000. This is based on the principle of being able to fulfill obligations to pay Employees for a period of 3 months should the charities income cease entirely. It should be noted that between 2015 & 2018 the reserves were £5,000 increasing to £10,000 in 2019. For 2020 they have reduced to £5,800.

11. Mission Fund Policy

The church's policy is that the Mission Fund allocated for each year is to be based on 10% of the previous years "0110 Congregation Regular" Donations.

The Congregation Regular Donations for 2019 = £60,958

Therefore, the Mission Budget for 2020 = £6,096

Actual Mission Expenditure for 2019 = £3,775

Surplus funds are not accumulated year on year.

12. Tangible Assets

C100 Old Church Building: Speke Baptist Church is the beneficial owner (subject to the relevant trusts) of this asset, the legal title to which is held by the church's custodian trustees of the Fellowship Property Trust. The building value is based on 50% of the SLH Valuation undertaken in 2016 due to a restrictive covenant on land.

C200 Noah's Ark: Speke Baptist Church is the beneficial owner (subject to the relevant trusts) of this asset, the legal title to which is held by the church's custodian trustees of the Fellowship Property Trust. The building value has been assessed based on likely market value.

C300 FFE & ITC: assessed at previous years value less 10%