

TELLING THE JESUS  
STORY IN SPEKE



# Trustees Annual Report

For the period

1<sup>st</sup> January to  
31<sup>st</sup> 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:**

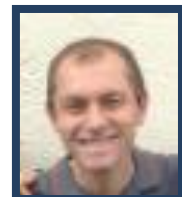
The Church is overseen by Elders and Trustees appointed by the members according to the Church's constitution.



**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](http://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
<b>Computer Club</b>	Mondays 10am – 12 noon Wednesdays 10am – 12 noon
<b>Welcome club for Seniors</b>	Mondays 10.30 - 12.30pm
<b>Clubbercise</b>	Mondays 6 – 7pm
<b>Zumba</b>	Mondays 7 – 8pm Tuesdays 7 - 8pm

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

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Speke Baptist Church  
For the period ended 31 December 2020

Prepared on  
**02 October 2021**

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# Independent Examiner's Report

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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

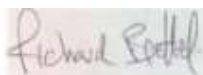
In connection with my examination, no matter has come to my attention (~~other than that disclosed below~~) \*Delete words in brackets if they do not apply

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: 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

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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
<b>INCOME</b>		
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
<b>Total Donations and legacies</b>	<b>67,222</b>	<b>71,122</b>
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
<b>Total Income from Charitable activities</b>	<b>3,613</b>	<b>9,895</b>
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 Uncategorised Income	5,116	2,849
<b>Total Other Income</b>	<b>39,327</b>	<b>49,337</b>
<b>TOTAL INCOME</b>	<b>110,162</b>	<b>130,354</b>

## Analysis of Income & Expenditure *continued...*

January - December 2020

	Total	
	Jan - Dec 2020	Jan - Dec 2019
<b>EXPENDITURES</b>		
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
<b>TOTAL EXPENDITURES</b>	<b>117,892</b>	<b>125,034</b>
<b>NET INCOME/(EXPENDITURE)</b>	<b>(7,730)</b>	<b>5,320</b>

## Financial Activities by % of Total Income/Expense

January - December 2020

	Total	
	Jan - Dec 2020	%
<b>Income</b>		
<b>Donations and legacies</b>		
0110 Congregation Regular	61,850	56%
0120 Congregation Irregular	2,321	2%
0220 Non Congregation Irregular	3,051	3%
<b>Total Donations and legacies</b>	<b>£ 67,222</b>	<b>61%</b>
<b>Income from Charitable activities</b>		
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%
<b>Total Income from Charitable activities</b>	<b>£ 3,613</b>	<b>3%</b>
<b>Other Income</b>		
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%
<b>Total Other Income</b>	<b>£ 39,327</b>	<b>36%</b>
<b>Total Income</b>	<b>£ 110,162</b>	<b>100%</b>

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

January - December 2020

### Expenditures

#### Expenditure on Charitable Activities

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

<b>Total Expenditure on Charitable Activities</b>	<b>£</b>	<b>117,892</b>	<b>100%</b>
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## Analysis of Funds *continued...*

January - December 2020

	0000 General Fund	0010 Reserves	0015 Pension Reserves	0020 Mens Ministr	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	2017 Morgan Fund	2020 Eleanor Rsthbone	2020 JMF	2020 Steve Morgan COVID Fund	2020 Vandalism Fund	Agency Collections	TOTAL
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	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	110,192



## Analysis of Funds

January - December 2020

	0000 General Fund	0010 Reserves	0015 Pension Reserves	0020 Mens Ministr	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	2017 Morgan Fund	2020 Eleanor Rsthone	2020 JMF	2020 Steve Morgan COVID Fund	2020 Vandalism Fund	Agency Collections	TOTAL
<b>Expenditures</b>																						
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	33				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
<b>Total Expenditures</b>	<b>85,487</b>	<b>4,200</b>	<b>0</b>	<b>55</b>	<b>33</b>	<b>167</b>	<b>0</b>	<b>150</b>	<b>587</b>	<b>0</b>	<b>3,775</b>	<b>1,755</b>	<b>0</b>	<b>0</b>	<b>4,956</b>	<b>1,450</b>	<b>1,000</b>	<b>2,333</b>	<b>10,879</b>	<b>1,000</b>	<b>0</b>	<b>117,832</b>
<b>Fund Transfer (IN)</b>																						
<b>Fund Transfer (OUT)</b>																						
<b>Fund Transfer (NET)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Net Income/(Expenditure)</b>	<b>(8,064)</b>	<b>(4,200)</b>	<b>0</b>	<b>(55)</b>	<b>(33)</b>	<b>(167)</b>	<b>1,000</b>	<b>(150)</b>	<b>797</b>	<b>0</b>	<b>(367)</b>	<b>105</b>	<b>150</b>	<b>0</b>	<b>425</b>	<b>(33)</b>	<b>1,000</b>	<b>5,667</b>	<b>(3,725)</b>	<b>0</b>	<b>0</b>	<b>(7,700)</b>
<b>FUNDS CARRIED FORWARD</b>	<b>2,248</b>	<b>5,800</b>	<b>0</b>	<b>45</b>	<b>(40)</b>	<b>(172)</b>	<b>1,065</b>	<b>64</b>	<b>1,003</b>	<b>262</b>	<b>0</b>	<b>135</b>	<b>206</b>	<b>175</b>	<b>0</b>	<b>0</b>	<b>1,000</b>	<b>5,667</b>	<b>(3,725)</b>	<b>0</b>	<b>0</b>	<b>13,732</b>

### 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

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Speke Baptist Church  
For the period ended 31 December 2020

Prepared on  
**02 October 2021**

## Contents

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# Independent Examiner's Report

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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

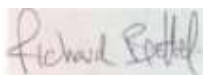
In connection with my examination, no matter has come to my attention (~~other than that disclosed below~~) \*Delete words in brackets if they do not apply

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: 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

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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
<b>INCOME</b>		
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
<b>Total Donations and legacies</b>	<b>67,222</b>	<b>71,122</b>
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
<b>Total Income from Charitable activities</b>	<b>3,613</b>	<b>9,895</b>
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 Uncategorised Income	5,116	2,849
<b>Total Other Income</b>	<b>39,327</b>	<b>49,337</b>
<b>TOTAL INCOME</b>	<b>110,162</b>	<b>130,354</b>

# Analysis of Income & Expenditure *continued...*

January - December 2020

	Total	
	Jan - Dec 2020	Jan - Dec 2019
<b>EXPENDITURES</b>		
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
<b>TOTAL EXPENDITURES</b>	<b>117,892</b>	<b>125,034</b>
<b>NET INCOME/(EXPENDITURE)</b>	<b>(7,730)</b>	<b>5,320</b>

## Financial Activities by % of Total Income/Expense

January - December 2020

	Total	
	Jan - Dec 2020	%
<b>Income</b>		
<b>Donations and legacies</b>		
0110 Congregation Regular	61,850	56%
0120 Congregation Irregular	2,321	2%
0220 Non Congregation Irregular	3,051	3%
<b>Total Donations and legacies</b>	<b>£ 67,222</b>	<b>61%</b>
<b>Income from Charitable activities</b>		
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%
<b>Total Income from Charitable activities</b>	<b>£ 3,613</b>	<b>3%</b>
<b>Other Income</b>		
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%
<b>Total Other Income</b>	<b>£ 39,327</b>	<b>36%</b>
<b>Total Income</b>	<b>£ 110,162</b>	<b>100%</b>

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

January - December 2020

### Expenditures

#### Expenditure on Charitable Activities

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

<b>Total Expenditure on Charitable Activities</b>	<b>£</b>	<b>117,892</b>	<b>100%</b>
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## Analysis of Funds *continued...*

January - December 2020

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

## Analysis of Funds

January - December 2020

	0000 General Fund	0010 Reserves	0015 Pension Reserves	0020 Mens Ministr	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	2017 Morgan Fund	2020 Eleanor Rsthone	2020 JMF	2020 Steve Morgan COVID Fund	2020 Vandalism Fund	Agency Collections	TOTAL
<b>Expenditures</b>																						
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
<b>Total Expenditures</b>	<b>85,487</b>	<b>4,200</b>	<b>0</b>	<b>55</b>	<b>39</b>	<b>167</b>	<b>0</b>	<b>150</b>	<b>587</b>	<b>0</b>	<b>3,775</b>	<b>1,755</b>	<b>0</b>	<b>0</b>	<b>4,956</b>	<b>1,450</b>	<b>1,000</b>	<b>2,333</b>	<b>10,879</b>	<b>1,000</b>	<b>0</b>	<b>117,832</b>
<b>Fund Transfer (IN)</b>																						
<b>Fund Transfer (OUT)</b>																						
<b>Fund Transfer (NET)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Net Income/(Expenditure)</b>	<b>(8,064)</b>	<b>(4,200)</b>	<b>0</b>	<b>(55)</b>	<b>(83)</b>	<b>(167)</b>	<b>1,000</b>	<b>(150)</b>	<b>797</b>	<b>0</b>	<b>(367)</b>	<b>105</b>	<b>150</b>	<b>0</b>	<b>425</b>	<b>(33)</b>	<b>1,000</b>	<b>5,667</b>	<b>(3,725)</b>	<b>0</b>	<b>0</b>	<b>(7,700)</b>
<b>FUNDS CARRIED FORWARD</b>	<b>2,248</b>	<b>5,800</b>	<b>0</b>	<b>45</b>	<b>(40)</b>	<b>(172)</b>	<b>1,065</b>	<b>64</b>	<b>1,003</b>	<b>262</b>	<b>0</b>	<b>135</b>	<b>206</b>	<b>175</b>	<b>0</b>	<b>0</b>	<b>1,000</b>	<b>5,667</b>	<b>(3,725)</b>	<b>0</b>	<b>0</b>	<b>13,732</b>



### 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%