

TELLING THE JESUS  
STORY IN SPEKE



# Trustees Annual Report

For the period

1<sup>st</sup> January to  
31<sup>st</sup> 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.



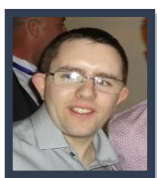
**Matthew Stevenson**  
Chair of Trustees



**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](http://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

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Speke Baptist Church  
For the period ended 31 December 2021

Prepared on  
**24 September 2022**

## Contents

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Independent Examiner's Report .....	3
Treasurers Statement .....	4
Balance Sheet .....	5
Fund Balances .....	6
Analysis of Income & Expenditure .....	7
Analysis of Income & Expenditure <i>continued...</i> .....	8
Financial Activities by % of Total Income/Expense .....	9
Financial Activities by % of Total Income/Expense <i>continued...</i> .....	10
Analysis of Funds <i>continued...</i> .....	11
Analysis of Funds .....	12
Accounting Notes.....	13
Accounting Notes.....	14

# 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

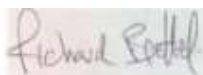
In connection with my examination, no matter has come to my attention (~~other than that disclosed below~~) \*Delete words in brackets if they do not apply

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: 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

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

## Fund Balances

As of December 31, 2021

			End of 2021	End of 2020
<b>CASH IN HAND AND AT THE BANK: REPRESENTED BY FUNDS</b>				
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
<b>Sub-Total</b>			<b>11,258</b>	<b>13,732</b>

## Analysis of Income & Expenditure

January - December 2021

	Jan - Dec 2021	Jan - Dec 2020
<b>INCOME</b>		
<b>Donations and legacies</b>		
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	
<b>Total Donations and legacies</b>	<b>58,872</b>	<b>67,222</b>
<b>Income from Charitable activities</b>		
0500 Building & Room Hire	5,393	2,707
0510 Cafe Sales	200	209
0520 Event Income		16
0530 Club Subs		491
0550 Sales		190
<b>activities</b>	<b>5,593</b>	<b>3,613</b>
<b>Other Income</b>		
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
<b>Total Other Income</b>	<b>33,999</b>	<b>39,327</b>
<b>TOTAL INCOME</b>	<b>98,464</b>	<b>110,162</b>

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

January - December 2021

<b>EXPENDITURE</b>	<b>Jan - Dec 2021</b>	<b>Jan - Dec 2020</b>
<b>Expenditure on Charitable Activities</b>		
1010 Electricity	3,943	6,170
1012 Gas	629	2,491
1015 Water	4,949	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	8,535	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 Uncategorised Expense	65	1,686
<b>TOTAL EXPENDITURE</b>	<b>100,938</b>	<b>117,892</b>
<b>NET INCOME/(EXPENDITURE)</b>	<b>(2,474)</b>	<b>(7,730)</b>

## Financial Activities by % of Total Income/Expense

January - December 2021

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

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

January - December 2021

	Jan - Dec 2021	%
<b>Expenditures</b>		
<b>Expenditure on Charitable Activities</b>		
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%
<b>Total Expenditure</b>	<b>£ 100,938</b>	<b>100%</b>

## 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	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 Uncategorised 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	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
<b>Expenditures</b>																					
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
<b>Total Expenditures</b>	<b>78,476</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>100</b>	<b>0</b>	<b>844</b>	<b>1,003</b>	<b>40</b>	<b>4,400</b>	<b>165</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,000</b>	<b>5,663</b>	<b>8,247</b>	<b>1,000</b>	<b>0</b>	<b>100,938</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>Net Income/(Expenditure)</b>	<b>533</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>200</b>	<b>0</b>	<b>376</b>	<b>(1,003)</b>	<b>(40)</b>	<b>0</b>	<b>(150)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(1,000)</b>	<b>(5,663)</b>	<b>4,273</b>	<b>0</b>	<b>0</b>	<b>(2,474)</b>
<b>FUNDS CARRIED FORWARD</b>	<b>2,781</b>	<b>5,800</b>	<b>0</b>	<b>45</b>	<b>(40)</b>	<b>28</b>	<b>1,065</b>	<b>440</b>	<b>(1)</b>	<b>223</b>	<b>0</b>	<b>(15)</b>	<b>206</b>	<b>175</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>547</b>	<b>0</b>	<b>0</b>	<b>11,258</b>

## Accounting Notes

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### 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.

### 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

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Speke Baptist Church  
For the period ended 31 December 2021

Prepared on  
**24 September 2022**

## Contents

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Independent Examiner's Report .....	3
Treasurers Statement .....	4
Balance Sheet .....	5
Fund Balances .....	6
Analysis of Income & Expenditure .....	7
Analysis of Income & Expenditure <i>continued...</i> .....	8
Financial Activities by % of Total Income/Expense .....	9
Financial Activities by % of Total Income/Expense <i>continued...</i> .....	10
Analysis of Funds <i>continued...</i> .....	11
Analysis of Funds .....	12
Accounting Notes.....	13
Accounting Notes.....	14

# 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

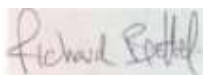
In connection with my examination, no matter has come to my attention (~~other than that disclosed below~~) \*Delete words in brackets if they do not apply

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: 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

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



## 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
<b>INCOME</b>		
<b>Donations and legacies</b>		
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	
<b>Total Donations and legacies</b>	<b>58,872</b>	<b>67,222</b>
<b>Income from Charitable activities</b>		
0500 Building & Room Hire	5,393	2,707
0510 Cafe Sales	200	209
0520 Event Income		16
0530 Club Subs		491
0550 Sales		190
<b>activities</b>	<b>5,593</b>	<b>3,613</b>
<b>Other Income</b>		
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
<b>Total Other Income</b>	<b>33,999</b>	<b>39,327</b>
<b>TOTAL INCOME</b>	<b>98,464</b>	<b>110,162</b>

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

January - December 2021

<b>EXPENDITURE</b>	<b>Jan - Dec 2021</b>	<b>Jan - Dec 2020</b>
<b>Expenditure on Charitable Activities</b>		
1010 Electricity	3,943	6,170
1012 Gas	629	2,491
1015 Water	4,949	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	8,535	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 Uncategorised Expense	65	1,686
<b>TOTAL EXPENDITURE</b>	<b>100,938</b>	<b>117,892</b>
<b>NET INCOME/(EXPENDITURE)</b>	<b>(2,474)</b>	<b>(7,730)</b>

## Financial Activities by % of Total Income/Expense

January - December 2021

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

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

January - December 2021

	Jan - Dec 2021	%
<b>Expenditures</b>		
<b>Expenditure on Charitable Activities</b>		
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%
<b>Total Expenditure</b>	<b>£ 100,938</b>	<b>100%</b>

## 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	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 Uncategorised 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	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
<b>Expenditures</b>																					
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
<b>Total Expenditures</b>	<b>78,476</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>100</b>	<b>0</b>	<b>844</b>	<b>1,003</b>	<b>40</b>	<b>4,400</b>	<b>165</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,000</b>	<b>5,663</b>	<b>8,247</b>	<b>1,000</b>	<b>0</b>	<b>100,938</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>Net Income/(Expenditure)</b>	<b>533</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>200</b>	<b>0</b>	<b>376</b>	<b>(1,003)</b>	<b>(40)</b>	<b>0</b>	<b>(150)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>(1,000)</b>	<b>(5,663)</b>	<b>4,273</b>	<b>0</b>	<b>0</b>	<b>(2,474)</b>
<b>FUNDS CARRIED FORWARD</b>	<b>2,781</b>	<b>5,800</b>	<b>0</b>	<b>45</b>	<b>(40)</b>	<b>28</b>	<b>1,065</b>	<b>440</b>	<b>(1)</b>	<b>223</b>	<b>0</b>	<b>(15)</b>	<b>206</b>	<b>175</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>547</b>	<b>0</b>	<b>0</b>	<b>11,258</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 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.



### 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%