

TELLING THE JESUS  
STORY IN SPEKE



# Trustees Annual Report

For the period

1<sup>st</sup> January to  
31<sup>st</sup> December  
2024

SPEKE BAPTIST  
CHURCH at the  
NOAH'S ARK  
CENTRE



## Speke Baptist Church @ The Noah's Ark Centre

50 Ganworth Road, Speke  
Liverpool L24 2SA

Registered Charity Number 1134673

## **Purpose:**

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

## **Leaders:**

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



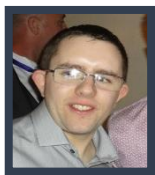
**Matthew Stevenson**  
Chair of Trustees



**Steve Casey**  
Elder (Pastor) and Trustee



**Andy Langton**  
Elder and Trustee



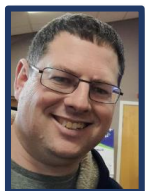
**Nathan Gillett**  
Elder and Trustee



**Andrea Gill**  
Secretary and Trustee



**Colin Campbell**  
Treasurer and Trustee



**Tim Berry**  
Elder (Associate Pastor) and Trustee

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

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

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

## Activities:

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

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

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

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

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

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

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

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

#### Other activities

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

## Financial review

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

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

**Signed on behalf of the charity's trustees**

Signature(s)



Full name(s):

Colin Campbell

Andrea Gill

Position:

Trustee (Treasurer)

Trustee (Secretary)

Date:

23/10/25

23/10/25



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# FINANCIAL STATEMENTS

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Speke Baptist Church  
For the period ended 31 December 2024

Prepared on  
10 October 2025

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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 2024, which are set out within this report.

## Respective Responsibilities

The charity trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under Section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention

## Basis of Independent Examiner's Report

My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view, and the report is limited to those matters set out in the statement below.

## Independent Examiner's Statement

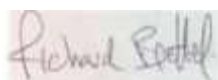
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1. which gives me reasonable cause to believe that in, any material respect, the requirements:

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

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

Signed by the Independent Examiner:



Date: 20 October 2025

Name: Richard Brettell

Relevant professional qualifications (if any): RICS

Address: 8 Oxford Court, Manchester, M23WQ

Disclosure (brief details if any): None



## Treasurers Statement

---

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

Singed:



Date: 10 October 2025

Name: Colin Campbell

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

### PRESENTED TO THE TRUSTEES

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

Signed:



Date: 25 October 2025

Name: Andrea Gill

Address: 2 Oakland Road, Liverpool, L19 9DU

## Balance Sheet

As of December 31, 2024

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

## Fund Balances

As of December 31, 2024

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

## Analysis of Income

January - December 2024

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

# Analysis of Expenditure

January - December 2024

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

Analysis of Funds

January - December 2024

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



## Analysis of Funds continued...

January - December 2024

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

## Accounting Notes

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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 2024.

### 3. Fund Accounting

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

### 4. Incoming Resources

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

### 5. Resources Expended

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

### 6 Unrecognised Expenses & Income

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

### 7. Taxation

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

### 8. Staff Costs & Trustees Expenses

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

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

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

### 9. Related Charities

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

### 10. Reserves Policy

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



For 2024 reserves remain at £15,000.

### **11. Mission Fund Policy**

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

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

Surplus funds are not accumulated year on year.

### **12. Tangible Assets**

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

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



# FINANCIAL STATEMENTS

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Speke Baptist Church  
For the period ended 31 December 2024

Prepared on  
10 October 2025

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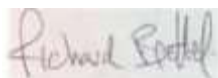
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2. to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed by the Independent Examiner:



Date: 20 October 2025

Name: Richard Brettell

Relevant professional qualifications (if any): RICS

Address: 8 Oxford Court, Manchester, M23WQ

Disclosure (brief details if any): None

## Treasurers Statement

---

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

Singed:



Date: 10 October 2025

Name: Colin Campbell

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

### PRESENTED TO THE TRUSTEES

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

Signed:



Date: 25 October 2025

Name: Andrea Gill

Address: 2 Oakland Road, Liverpool, L19 9DU

## Balance Sheet

As of December 31, 2024

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

## Fund Balances

As of December 31, 2024

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

## Analysis of Income

January - December 2024

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



## Analysis of Expenditure

January - December 2024

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

Analysis of Funds

January - December 2024

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

## Analysis of Funds continued...

January - December 2024

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

## Accounting Notes

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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 2024.

### 3. Fund Accounting

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

### 4. Incoming Resources

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

### 5. Resources Expended

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

### 6 Unrecognised Expenses & Income

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

### 7. Taxation

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

### 8. Staff Costs & Trustees Expenses

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

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

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

### 9. Related Charities

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

### 10. Reserves Policy

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

For 2024 reserves remain at £15,000.

### **11. Mission Fund Policy**

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

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

Surplus funds are not accumulated year on year.

### **12. Tangible Assets**

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

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