Trustees Annual Report

For the period

1st January to 31st December 2025

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 and Trustee



Dean Kirkbride
Elder and Trustee

Tim Berry left the church in June 2025 to become the Pastor of New Life Community Church in Loughborough.

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 20 and 30 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 5-10 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 Crossroads 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.
- In April 2025 we launched the Speke Baptist Soul Care Partnership. This aims to provide biblical counselling to people referred by the leadership of local partner churches. There are currently 8 churches involved and Jane Casey has been employed to lead this work.
- Encouragement of personal and spiritual growth of church members by meeting 1:1 or in small groups to pray and read the bible together continued throughout the year
- Information about the activities of the church is available through the website www.spekebaptistchurch.org.uk and via social media such as Facebook and Instagram.

The church continues to support the work of Christian missionaries in Indonesia both financially and with prayer. We also support Open Doors, Faith in Kids and the NorthWest Gospel Partnership.

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 etc

The timetable of weekly activities which took place in the Noah's Ark centre in 2025 is shown below.

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

<u>Other activities</u>

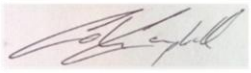
- Majorette/Morris Dancing Troupes hire the building on a weekly basis (Speke Diamonds, Kavs Crusaders, Speke Balmoral and Liverpool Elite)
- Rainbows, Brownies and Guides continued to hire our premises at a low cost.
- Clubbercise exercise classes run each week.

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:	15/10/26	15/10/26



FINANCIAL STATEMENTS

Speke Baptist Church
For the period ended 31 December 2025

Prepared on
20 May 2026

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Independent Examiner's Report

I report on the financial statement of Speke Baptist Church for the year ending 31 December 2025, which are set out within this report.

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

It is my responsibility to:

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

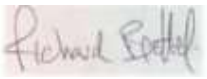
Basis of Independent Examiner's Report
My examination was carried out in accordance with general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration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

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

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

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

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

Signed by the Independent Examiner: 

Date: 26 October 2026

Name: Richard Brettell

Relevant professional qualifications (if any): RICS

Address: 8 Oxford Court, Manchester, M23WQ
Disclosure (brief details is any): None

Treasurers Statement

I have prepared these financial statements for the year ended 31 December 2025.

Singed: 

Date: 20 May 2026

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 26 October 2026 and signed on behalf of the Trustees:

Signed: 

Date: 28 October 2026

Name: Andrea Gill

Address: 2 Oakland Road, Liverpool, L19 9DU

Balance Sheet

As of December 31, 2025

		End of 2025	End of 2024
CASH AT BANK & IN HAND			
B400	Barclays #1 Account	34,930	18,118
B401	Barclays #2 Account	49,480	68,654
B500	Petty Cash	0	52
Sub-Total		**84,410**	**86,824**
	Annual Change	(2,414)	14,046
FIXED ASSETS			
A200	Noahs Ark Building	200,000	200,000
A300	FFE & ICT	18,504	20,560
Sub-Total		**218,504**	**220,560**
TOTAL NET ASSETS		**302,914**	**307,384**

Fund Balances

As of December 31, 2025

			End of 2025	End of 2024
CASH IN HAND AND AT THE BANK: REPRESENTED BY FUNDS				
0000 General Fund	Unrestricted	General Funds of the Church	21,239	87,024
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 Penion Liabilities	1,500	3,600
0020 Mens Ministry	Designated	Funds relating to Mens Ministry	(22)	(522)
0021 Welcome Club	Designated	Funds relating to Welcome Club activities	243	243
0022 Junior Church	Designated	Funds relating to Junior Church Activities	(17)	(17)
0023 Rooted	Designated	Funds relating to Youth Work Activities	672	672
0024 Speke Kidz	Designated	Funds relating to Speke Kids Activities	101	(399)
0025 Cafe	Designated	Funds relating to operating the Community	0	(11,538)
0031 Speke Totz	Designated	Funds relating to Speke Totz Activities	75	(279)
0040 Mission & Gifts	Designated	Mission Fund based on 10% of previous years regular income	6,700	(3,809)
0050 Church Camps	Designated	Funds designated towards Church camps	0	(3,719)
0070 Insurance Claims	Restricted	Insurance claim to cover costs - £50 excess	(100)	(100)
0080 Building Devlopment Fund	Designated	Fund for developpment of the noahs ark building	20,000	NA
1000 Soulcare Fund	Restricted	Funding of SP initiative	(10)	
2023 Household Support	Restricted	Additional £500 via SL foodback to support costs of operating foodbank	0	0
2023 Manshed	Restricted	£750 Vitaflow Grant toward Manshed project	1	1
2023 Steve Morgan	Restricted	3 year grant of £7500 per year towards running costs. Ends March 2026	1,308	341
2025 PCC Fund	Restricted	£150 Police & Crime Commission grant	0	NA
2025 Roof Fund	Restricted	Asda Grant to repair flat roof	17,660	NA
2025 Winter Fuel Fund	Restricted	2 x £500 to support with utlity costs	0	NA
Agency Collections	Restricted	Funds collected on behalf of third party	0	0
Sub-Total			84,351	86,672

Analysis of Income

January - December 2025

INCOME	2025	%	2024	%
Donations and legacies				
0110 Congregation Regular	67,868	51%	70,960	46%
0120 Congregation Irregular	190	0%	9,077	6%
0210 Non Congregation Regular	-	-	-	-
0220 Non Congregation Irregular	312	0%	446	0%
0320 Organision Irregular	-	-	-	-
Total Donations and legacies	**68,370**	52%	**80,482**	52%
Income from Charitable activities				
0500 Building & Room Hire	10,585	8%	15,316	10%
0510 Cafe Sales	-	-	-	-
0520 Event Income	-	-	718	0%
0530 Club Subs	-	-	-	-
0550 Sales	-	-	190	-
0560 Soulcare Income	5,750	4%	190	-
Total Income from Charitable activities	**16,335**	12%	**16,414**	11%
Other Income				
0600 Grants & Trusts	24,810	19%	10,030	6%
0650 Contributions (Casey)	2,457	2%	1,183	1%
0700 Gift Aid	18,895	14%	30,494	20%
0900 Bank Interest	826	1%	1,125	1%
0950 Uncategorised Income	595	0%	15,222	10%
Total Other Income	**47,583**	36%	**58,055**	37%
TOTAL INCOME	**132,288**	100%	**154,951**	100%
Summary				
Congregation Income (incl Gift Aid)	86,953	66%	110,531	71%
Building Hire	10,585	8%	15,316	10%
Grants & Trusts	24,810	19%	10,030	6%
Other	9,940	8%	19,074	12%
TOTAL INCOME	**132,288**	100%	**154,951**	100%

Analysis of Expenditure

January - December 2025

EXPENDITURE	2025	%	2024	%
Expenditure on Charitable Activities				
1010 Electricity	12,190	9%	12,222	9%
1012 Gas	1,351	1%	2,531	2%
1015 Water	2,289	2%	1,217	1%
1016 Internet & Phone	904	1%	703	0%
1018 Waste Management	2,097	2%	1,713	1%
1019 Insurances	2,433	2%	2,146	2%
1020 Building Upkeep & Maintenance	13,718	10%	10,216	7%
1022 Grounds Maintenance	780	1%	875	1%
1025 Building Cleaning	11,260	8%	6,406	5%
1030 Sanitary Services	135	0%	135	0%
1045 Building Development	-	-	-	-
1110 AV & IT	834	1%	1,419	1%
1120 Office Supplies	231	0%	148	0%
1130 Memberships & Licences	3,032	2%	2,679	2%
1130 Memberships & Licences	3,032	2%	2,679	2%
1200 Regular Mission Support	5,200	4%	4,242	3%
1210 Irregular Mission Support	-	-	-	-
1310 Salaries	36,062	27%	37,067	26%
1315 HMRC Payments	6,279	5%	4,620	3%
1330 Leaseback	10,200	8%	10,200	7%
1350 Travel Expenses	3,576	3%	1,100	1%
1355 Transport	-	-	-	-
1360 Pension Contributions	8,018	6%	3,872	3%
1410 Training	2,961	2%	1,652	1%
1430 Resources	970	1%	2,109	1%
1470 Holidays & Camps	560	0%	8,752	6%
1475 Event Costs	-	-	-	-
1480 Meals & Catering	3,884	3%	6,269	4%
1490 Gifts	-	-	2,546	2%
1520 WC Activities	-	-	-	-
1600 Kitchen Supplies	1,427	1%	2,056	1%
1650 Furniture		0%		0%
1650 FF&E	574	0%	1,858	1%
1660 External Trainers	238	0%		0%
1700 Legal and professional fees	2,813	2%	1,680	1%
1900 Uncatergorised Expense	595	0%	10,272	7%
TOTAL EXPENDITURE	134,611	100%	140,705	100%

Summary				
Building Running Costs	47,157	35%	38,164	27%
Staff Costs	67,096	50%	58,512	42%
Gifts to others	5,200	4%	6,788	5%
Ministry Running Costs	15,158	11%	37,242	26%
TOTAL EXPENDITURE	134,611	100%	140,705	100%

Analysis of Funds

January - December 2025

	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	0080 Building Development	1000 Soulcare Partmership	2023 Household Support	2023 Manshed	2023 Steve Morgan	2025 PCC Fund	2025 Roof Fund	2025 Winter Fuel Fund	Agency Collections	TOTAL
FUNDS BROUGHT FORWARD	87,024	15,000	3,600	(522)	243	(17)	672	(399)	(11,538)	(279)	(3,809)	(3,719)	175	(100)	0	0	0	1	341	0	0	0	0	86,673
Income																								
0110 Congregation Regular	67,868																							67,868
0120 Congregation Irregular	50												140											190
0210 Non Congregation Regular																								0
0220 Non Congregation Irregular	312																							312
0320 Organision Irregular																								0
0500 Building & Room Hire	10,585																							10,585
0510 Cafe Sales																								0
0520 Event Income																								0
0530 Club Subs																								0
0550 Sales																								0
0560 Soulcare income																5,750								5,750
0600 Grants & Trusts																	500		7,500	150	15,660	1,000		24,810
0650 Contributions (Casey)	2,457																							2,457
0700 Gift Aid	18,895																							18,895
0900 Bank Interest	826																							826
0950 Uncategorised Income	595																							595
Total Income	101,588	0	0	0	0	0	0	0	0	0	0	0	140	0	0	5,750	500	0	7,500	150	15,660	1,000	0	132,288

Analysis of Funds continued...

January - December 2025

	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	0080 Building Development	1000 Soulcare Partmership	2023 Household Support	2023 Manshed	2023 Steve Morgan	2025 PCC Fund	2025 Roof Fund	2025 Winter Fuel Fund	Agency Collections	TOTAL
Expenditures																								
1010 Electricity	3,424								3,096								500		4,020	150		1,000		12,190
1012 Gas																			1,351					1,351
1015 Water	1,310								476										503					2,289
1016 Internet & Phone	904																							904
1018 Waste Management	886								552										659					2,097
1019 Insurances	2,000								433															2,433
1020 Building Upkeep & Maintenance	11,737								1,981															13,718
1022 Grounds Maintenance	780																							780
1025 Building Cleaning	7,160								4,100															11,260
1030 Sanitary Services	88								46															135
1110 AV & IT	834																							834
1120 Office Supplies	231																							231
1130 Memberships & Licences	3,032																							3,032
1200 Regular Mission Support											5,200													5,200
1310 Salaries	30,302															5,760								36,062
1315 HMRC Payments	6,279																							6,279
1330 Leaseback	10,200																							10,200
1350 Travel Expenses	3,576																							3,576
1360 Pension Contributions	4,418		3,600																					8,018
1410 Training	2,961																							2,961
1430 Resources	825									146														970
1450 Advertising/Promotional																								0
1470 Holidays & Camps													560											560
1480 Meals & Catering	94								3,790															3,884
1490 Gifts																								0
1600 Kitchen Supplies	600								827															1,427
1650 FF&E	574																							574
1660 External Trainers	238																							238
1700 Legal and professional fees	2,813																							2,813
1900 Uncatergorised Expense	595																							595
Total Expenditures	95,859	0	3,600	0	0	0	0	0	15,302	146	5,200	0	560	0	0	5,760	500	0	6,533	150	0	1,000	0	134,609
Fund Transfer (IN)			1,500	500				500	26,841	500	15,709	3,719	245		20,000						2,000			71,514
Fund Transfer (OUT)	71,514																							71,514
Fund Transfer (NET)	(71,514)	0	1,500	500	0	0	0	500	26,841	500	15,709	3,719	245	0	20,000	0	0	0	0	0	2,000	0	0	0
Net Income/(Expenditure)	(65,785)	0	(2,100)	500	0	0	0	500	11,539	354	10,509	3,719	(175)	0	20,000	(10)	0	0	967	0	17,660	0	0	-2,322
FUNDS CARRIED FORWARD	21,239	15,000	1,500	(22)	243	(17)	672	101	0	75	6,700	0	0	(100)	20,000	(10)	0	1	1,308	0	17,660	0	0	84,351

Accounting Notes

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

2. Annual Report & Annual Return
In 2010 Speke Baptist Church were registered as a Charity (Nr 1134673) and accordingly have prepared an Annual Report for year ending 31 December 2025.

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 2024. Legacies are accounted for when their receipt is certain and can be properly quantified. All other income is generally recognised when it is receivable.

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

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

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

8. Staff Costs & Trustees Expenses
No employee received emoluments greater than £60,000 during the year.

Matthew Stevenson (Trustee) provides ground maintenance for the church properties. The cost for this service amounted to £780 in the fiscal year.

Stephen Casey (Trustee) and Tim Berry (Trustee) were the employed Pastor/Elders of the church and received total renumerations of £33,170 + & £7,332 respectively in the fiscal year. Tim Berry resigned in 2025 to take up a role in a different church.

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 2025 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 2024	= £70,960
Budget 2025	= £7,010
Spend 2025	= £5,200

Surplus funds are not accumulated year on year.

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

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



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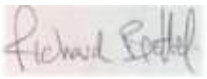
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2. to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed by the Independent Examiner: 

Date: 26 October 2026

Name: Richard Brettell

Relevant professional qualifications (if any): RICS

Address: 8 Oxford Court, Manchester, M23WQ
Disclosure (brief details is any): None

Treasurers Statement

I have prepared these financial statements for the year ended 31 December 2025.

Singed: 

Date: 20 May 2026

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 26 October 2026 and signed on behalf of the Trustees:

Signed: 

Date: 28 October 2026

Name: Andrea Gill

Address: 2 Oakland Road, Liverpool, L19 9DU

Balance Sheet

As of December 31, 2025

		End of 2025	End of 2024
CASH AT BANK & IN HAND			
B400	Barclays #1 Account	34,930	18,118
B401	Barclays #2 Account	49,480	68,654
B500	Petty Cash	0	52
Sub-Total		**84,410**	**86,824**
	Annual Change	(2,414)	14,046
FIXED ASSETS			
A200	Noahs Ark Building	200,000	200,000
A300	FFE & ICT	18,504	20,560
Sub-Total		**218,504**	**220,560**
TOTAL NET ASSETS		**302,914**	**307,384**

Fund Balances

As of December 31, 2025

			End of 2025	End of 2024
CASH IN HAND AND AT THE BANK: REPRESENTED BY FUNDS				
0000 General Fund	Unrestricted	General Funds of the Church	21,239	87,024
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 Penion Liabilities	1,500	3,600
0020 Mens Ministry	Designated	Funds relating to Mens Ministry	(22)	(522)
0021 Welcome Club	Designated	Funds relating to Welcome Club activities	243	243
0022 Junior Church	Designated	Funds relating to Junior Church Activities	(17)	(17)
0023 Rooted	Designated	Funds relating to Youth Work Activities	672	672
0024 Speke Kidz	Designated	Funds relating to Speke Kids Activities	101	(399)
0025 Cafe	Designated	Funds relating to operating the Community	0	(11,538)
0031 Speke Totz	Designated	Funds relating to Speke Totz Activities	75	(279)
0040 Mission & Gifts	Designated	Mission Fund based on 10% of previous years regular income	6,700	(3,809)
0050 Church Camps	Designated	Funds designated towards Church camps	0	(3,719)
0070 Insurance Claims	Restricted	Insurance claim to cover costs - £50 excess	(100)	(100)
0080 Building Devlopment Fund	Designated	Fund for developpment of the noahs ark building	20,000	NA
1000 Soulcare Fund	Restricted	Funding of SP initiative	(10)	
2023 Household Support	Restricted	Additional £500 via SL foodback to support costs of operating foodbank	0	0
2023 Manshed	Restricted	£750 Vitaflow Grant toward Manshed project	1	1
2023 Steve Morgan	Restricted	3 year grant of £7500 per year towards running costs. Ends March 2026	1,308	341
2025 PCC Fund	Restricted	£150 Police & Crime Commission grant	0	NA
2025 Roof Fund	Restricted	Asda Grant to repair flat roof	17,660	NA
2025 Winter Fuel Fund	Restricted	2 x £500 to support with utlity costs	0	NA
Agency Collections	Restricted	Funds collected on behalf of third party	0	0
Sub-Total			84,351	86,672

Analysis of Income

January - December 2025

INCOME	2025	%	2024	%
Donations and legacies				
0110 Congregation Regular	67,868	51%	70,960	46%
0120 Congregation Irregular	190	0%	9,077	6%
0210 Non Congregation Regular	-	-	-	-
0220 Non Congregation Irregular	312	0%	446	0%
0320 Organision Irregular	-	-	-	-
Total Donations and legacies	**68,370**	52%	**80,482**	52%
Income from Charitable activities				
0500 Building & Room Hire	10,585	8%	15,316	10%
0510 Cafe Sales	-	-	-	-
0520 Event Income	-	-	718	0%
0530 Club Subs	-	-	-	-
0550 Sales	-	-	190	-
0560 Soulcare Income	5,750	4%	190	-
Total Income from Charitable activities	**16,335**	12%	**16,414**	11%
Other Income				
0600 Grants & Trusts	24,810	19%	10,030	6%
0650 Contributions (Casey)	2,457	2%	1,183	1%
0700 Gift Aid	18,895	14%	30,494	20%
0900 Bank Interest	826	1%	1,125	1%
0950 Uncategorised Income	595	0%	15,222	10%
Total Other Income	**47,583**	36%	**58,055**	37%
TOTAL INCOME	**132,288**	100%	**154,951**	100%
Summary				
Congregation Income (incl Gift Aid)	86,953	66%	110,531	71%
Building Hire	10,585	8%	15,316	10%
Grants & Trusts	24,810	19%	10,030	6%
Other	9,940	8%	19,074	12%
TOTAL INCOME	**132,288**	100%	**154,951**	100%

Analysis of Expenditure

January - December 2025

EXPENDITURE	2025	%	2024	%
Expenditure on Charitable Activities				
1010 Electricity	12,190	9%	12,222	9%
1012 Gas	1,351	1%	2,531	2%
1015 Water	2,289	2%	1,217	1%
1016 Internet & Phone	904	1%	703	0%
1018 Waste Management	2,097	2%	1,713	1%
1019 Insurances	2,433	2%	2,146	2%
1020 Building Upkeep & Maintenance	13,718	10%	10,216	7%
1022 Grounds Maintenance	780	1%	875	1%
1025 Building Cleaning	11,260	8%	6,406	5%
1030 Sanitary Services	135	0%	135	0%
1045 Building Development	-	-	-	-
1110 AV & IT	834	1%	1,419	1%
1120 Office Supplies	231	0%	148	0%
1130 Memberships & Licences	3,032	2%	2,679	2%
1130 Memberships & Licences	3,032	2%	2,679	2%
1200 Regular Mission Support	5,200	4%	4,242	3%
1210 Irregular Mission Support	-	-	-	-
1310 Salaries	36,062	27%	37,067	26%
1315 HMRC Payments	6,279	5%	4,620	3%
1330 Leaseback	10,200	8%	10,200	7%
1350 Travel Expenses	3,576	3%	1,100	1%
1355 Transport	-	-	-	-
1360 Pension Contributions	8,018	6%	3,872	3%
1410 Training	2,961	2%	1,652	1%
1430 Resources	970	1%	2,109	1%
1470 Holidays & Camps	560	0%	8,752	6%
1475 Event Costs	-	-	-	-
1480 Meals & Catering	3,884	3%	6,269	4%
1490 Gifts	-	-	2,546	2%
1520 WC Activities	-	-	-	-
1600 Kitchen Supplies	1,427	1%	2,056	1%
1650 Furniture		0%		0%
1650 FF&E	574	0%	1,858	1%
1660 External Trainers	238	0%		0%
1700 Legal and professional fees	2,813	2%	1,680	1%
1900 Uncatergorised Expense	595	0%	10,272	7%
TOTAL EXPENDITURE	134,611	100%	140,705	100%

Summary				
Building Running Costs	47,157	35%	38,164	27%
Staff Costs	67,096	50%	58,512	42%
Gifts to others	5,200	4%	6,788	5%
Ministry Running Costs	15,158	11%	37,242	26%
TOTAL EXPENDITURE	134,611	100%	140,705	100%

Analysis of Funds

January - December 2025

	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	0080 Building Development	1000 Soulcare Partmership	2023 Household Support	2023 Manshed	2023 Steve Morgan	2025 PCC Fund	2025 Roof Fund	2025 Winter Fuel Fund	Agency Collections	TOTAL
FUNDS BROUGHT FORWARD	87,024	15,000	3,600	(522)	243	(17)	672	(399)	(11,538)	(279)	(3,809)	(3,719)	175	(100)	0	0	0	1	341	0	0	0	0	86,673
Income																								
0110 Congregation Regular	67,868																							67,868
0120 Congregation Irregular	50												140											190
0210 Non Congregation Regular																								0
0220 Non Congregation Irregular	312																							312
0320 Organision Irregular																								0
0500 Building & Room Hire	10,585																							10,585
0510 Cafe Sales																								0
0520 Event Income																								0
0530 Club Subs																								0
0550 Sales																								0
0560 Soulcare income																5,750								5,750
0600 Grants & Trusts																	500		7,500	150	15,660	1,000		24,810
0650 Contributions (Casey)	2,457																							2,457
0700 Gift Aid	18,895																							18,895
0900 Bank Interest	826																							826
0950 Uncategorised Income	595																							595
Total Income	101,588	0	0	0	0	0	0	0	0	0	0	0	140	0	0	5,750	500	0	7,500	150	15,660	1,000	0	132,288

Analysis of Funds continued...

January - December 2025

	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	0080 Building Development	1000 Soulcare Partmership	2023 Household Support	2023 Manshed	2023 Steve Morgan	2025 PCC Fund	2025 Roof Fund	2025 Winter Fuel Fund	Agency Collections	TOTAL
Expenditures																								
1010 Electricity	3,424								3,096								500		4,020	150		1,000		12,190
1012 Gas																			1,351					1,351
1015 Water	1,310								476										503					2,289
1016 Internet & Phone	904																							904
1018 Waste Management	886								552										659					2,097
1019 Insurances	2,000								433															2,433
1020 Building Upkeep & Maintenance	11,737								1,981															13,718
1022 Grounds Maintenance	780																							780
1025 Building Cleaning	7,160								4,100															11,260
1030 Sanitary Services	88								46															135
1110 AV & IT	834																							834
1120 Office Supplies	231																							231
1130 Memberships & Licences	3,032																							3,032
1200 Regular Mission Support											5,200													5,200
1310 Salaries	30,302															5,760								36,062
1315 HMRC Payments	6,279																							6,279
1330 Leaseback	10,200																							10,200
1350 Travel Expenses	3,576																							3,576
1360 Pension Contributions	4,418		3,600																					8,018
1410 Training	2,961																							2,961
1430 Resources	825									146														970
1450 Advertising/Promotional																								0
1470 Holidays & Camps													560											560
1480 Meals & Catering	94								3,790															3,884
1490 Gifts																								0
1600 Kitchen Supplies	600								827															1,427
1650 FF&E	574																							574
1660 External Trainers	238																							238
1700 Legal and professional fees	2,813																							2,813
1900 Uncatergorised Expense	595																							595
Total Expenditures	95,859	0	3,600	0	0	0	0	0	15,302	146	5,200	0	560	0	0	5,760	500	0	6,533	150	0	1,000	0	134,609
Fund Transfer (IN)			1,500	500				500	26,841	500	15,709	3,719	245		20,000						2,000			71,514
Fund Transfer (OUT)	71,514																							71,514
Fund Transfer (NET)	(71,514)	0	1,500	500	0	0	0	500	26,841	500	15,709	3,719	245	0	20,000	0	0	0	0	0	2,000	0	0	0
Net Income/(Expenditure)	(65,785)	0	(2,100)	500	0	0	0	500	11,539	354	10,509	3,719	(175)	0	20,000	(10)	0	0	967	0	17,660	0	0	-2,322
FUNDS CARRIED FORWARD	21,239	15,000	1,500	(22)	243	(17)	672	101	0	75	6,700	0	0	(100)	20,000	(10)	0	1	1,308	0	17,660	0	0	84,351

Accounting Notes

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

2. Annual Report & Annual Return
In 2010 Speke Baptist Church were registered as a Charity (Nr 1134673) and accordingly have prepared an Annual Report for year ending 31 December 2025.

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 2024. Legacies are accounted for when their receipt is certain and can be properly quantified. All other income is generally recognised when it is receivable.

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

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

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

8. Staff Costs & Trustees Expenses
No employee received emoluments greater than £60,000 during the year.

Matthew Stevenson (Trustee) provides ground maintenance for the church properties. The cost for this service amounted to £780 in the fiscal year.

Stephen Casey (Trustee) and Tim Berry (Trustee) were the employed Pastor/Elders of the church and received total renumerations of £33,170 + & £7,332 respectively in the fiscal year. Tim Berry resigned in 2025 to take up a role in a different church.

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 2025 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 2024	= £70,960
Budget 2025	= £7,010
Spend 2025	= £5,200

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%