

BISHOPS STORTFORD CHRISTIAN ASSEMBLY

England & Wales · Charity number 1153114

Details

Other names BSCA

Status Registered

Legal form Trust

Registered 2013-07-29

Register [View on the Charity Commission register](#)

Contact

Address Bishops Stortford Christian
Assembly
Hockerill Christian Centre
9-11 Dunmow Road
Bishop's Stortford
CM23 5HE

Phone 07972779500

Email bsca-biblechurch@outlook.com

Website bsca-biblechurch.org.uk

Activities

Objects: THE OBJECTS OF THE TRUST ARE, FOR THE BENEFIT OF THE PUBLIC, TO ADVANCE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE STATEMENT OF BELIEFS IN SUCH WAYS AND IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES MAY FROM TIME TO TIME THINK FIT.

Activities: Weekly worship, evangelistic, teaching services. Evangelistic/mission events: public invited, include Christian festivals/summer programmes; Prayer meetings - full church / separate ladies & men's meetings. Childrens activities; Men's & ladies clubs. Social events: Meals, picnics, BBQ's, walks, outings, cafe. The production/distribution of literature to enlighten others about the Christian faith.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- India
- Nepal
- Essex
- Hertfordshire
- Somerset
- Stockport
- Wiltshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-07-31	£83,902	£94,744	-	-
2024-07-31	£84,951	£86,666	-	-
2023-07-31	£76,502	£88,694	-	-
2022-07-31	£73,510	£72,236	-	-
2021-07-31	£73,048	£64,374	-	-

Trustees

Name	Role	Appointed
JAMES BRIAN FERGUSON	Chair	2025-10-30
CHRISTINE HEATHER BOWKER		2022-02-21
GARY TULLIO ELLIS		2026-02-17
KA WAI CHAN		2024-05-20
SIMON RICHARD PRINCE		2018-11-12
TIMOTHY PETER JONES		2013-07-25

BISHOPS STORTFORD CHRISTIAN ASSEMBLY

England & Wales - Charity number 1153114

Accounts



BISHOP'S STORTFORD CHRISTIAN ASSEMBLY

Registered Charity number: 1153114

Report and Financial Statements

For the Year ended 31st July 2025

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Legal and Administrative Details of the Charity for the year ended 31st July 2025

Address of Charity

Bishop's Stortford Christian Assembly, Hockerill Christian Centre, 9-11, Dunmow Road, Bishop's Stortford, Herts, CM23 5HE

Other address used for Correspondence

The BSCA Administrator, Mr T Jones, 15, Newton Drive, Sawbridgeworth, Herts, CM21 9HE

Governing Document is a Declaration of Trust, completed in 2013.

Registered Charity Number is 1153114 (registered on 29 July 2013)

Trustees for the Charity are:

Christine Bowker
Ka Wai (Ivan) Chan
Hannah Ferguson
Richard Harknett
Timothy Jones
Simon Prince

Bankers for the Charity

Barclays Bank plc, Leicester – local branch is now Harlow, Essex, following the closure of their branch in Bishop's Stortford

Independent Examiner for the Accounts is:

Andrew Geary, Geary Partnership, 159a Chase Side, Enfield, EN2 0PW

Social Media Details

Website: bsca-biblechurch.org.uk; Facebook: www.facebook.com/BSCABibleChurch

Trustees' Annual Report for the Bishop's Stortford Christian Assembly (BSCA),

Charity number: 1153114, for the year ended 31st July 2025

The Trustees of the charity have pleasure in submitting their report and financial statements for the year.

Vision

The vision of the charity is to be a Bible believing, caring community of Christians, passionate about loving God, loving His Word, loving His people and sharing His love with those in need, both spiritually and practically.

Reference and Administration

As of 31st July 2025, BSCA had six Trustees, 3 of whom was an elder.

- Tim Jones – Elder, Treasurer, Chair of Trustees
- Simon Prince – Elder
- Christine Bowker – Secretary of Trust
- Ka Wai Chan (Ivan)
- Hannah Ferguson
- Richard Harknett – Elder

The policy and operating decisions of BSCA rest with the Trustees who meet 4 times a year to monitor the activities of the charity. Our accounts are independently examined by Geary Partnership as identified on the previous page.

Structure, Governance and Management

BSCA is a Charitable Trust, governed through a Declaration of Trust, established in 2013. New Trustees are appointed by the elders of the church. BSCA understands the importance of good governance and applies the principles of the guidelines set out in the Charity Governance Code, as it applies to the charity.

Thumb nail sketch of BSCA

BSCA is an independent evangelical church based in Bishop's Stortford, Hertfordshire, which welcomes people of all ages, all backgrounds and especially those thinking about the Christian faith. BSCA encourages everyone to serve within the church as they are gifted and able. God has created men and women differently and they have different roles to fulfil in the church. BSCA is a non-charismatic church in respect of the modern use of spiritual gifts relating to words of knowledge, prophecy and tongues. Whilst baptism is not necessary to make a person a Christian, BSCA believes that adult baptism by immersion is an essential step in a believer's spiritual growth and development, symbolising commitment to, and union with, the risen Christ.

Charitable objects and Activities

To advance the Christian faith in accordance with the principles and practices of its Statement of Beliefs. In achieving its objects BSCA engages in a range of activities including, but not restricted to:

- a) the celebration of public worship; (for example Bible teaching and prayer)
- b) the teaching of the Christian faith;
- c) mission and evangelism;
- d) pastoral work, including the sick and bereaved;
- e) the support of other Christian charities and individuals in the UK and overseas, and
- f) the hosting of various social events, for all ages, in order to develop and strengthen friendships and encourage active Christian faith.

In planning the events of the year, at their meetings the Trustees review and consider the guidance as set out by the Charity Commission regarding public benefit.

Charitable public benefit

All meetings are free of charge and open to all in accordance with the guidance on public benefit issued by the Charity Commission. Individually Christian believers find a sense of purpose and spiritual well-being and comfort and solace in their faith.

Collectively Christians provide a moral and ethical framework which offers benefits to the wider society.

Achievements and Performance

The highlight of this past year has been the growth that we have seen within BSCA. Our numbers have grown as people have come and joined us at our services, including a number of people formally joining the church after their baptism. This has resulted in us having to find new premises to hold our Sunday services, which we will move into in the next financial year.

From young to old, we have also seen people grow in their faith, and become involved with the church's activities and the wider life of the charity.

As with previous years, all our services and activities are open to the general public, and we actively encourage those who are not members to join us – through signage at the school, the Hockerill Christian Centre, through personal contacts, our website, our social media channels, community events and through literature distribution in the community.

We have been able to continue our activities within the community, both as a church and with other churches in the local area. Our Centre run 'Neighbourhood Chaplains' programme in the town has continued to expand, as a number of other local charities and local NHS social prescribers send people along.

Through this initiative we are able to offer practical help and a listening ear and to befriend those in need. We have increased the use of the Hockerill Christian Centre as a base for community events, with it being used on a more regular basis by other charities who look to help the community in a similar way.

Each week on a Thursday morning, our Café Connect continues to be a great encouragement and during the winter months is able to offer a 'safe and warm space' where we were able to expand our normal offering of light refreshments, with a light lunch. We are grateful to a number of local children participating in the Duke of Edinburgh Award scheme for their help in supplying some of the cakes and refreshments this past year.

We continue to have contact with the community with the distribution of the 'new home' cards that welcome residents as they move into the area.

We have continued our support of local charity and mission workers, namely, Stort Valley Schools Trust (who support initiatives in the areas of school assemblies for primary aged children, lunch clubs and other activities for secondary school aged children), Holiday Bible week in the town (major holiday programme reaching many children during the summer break) and the Street Pastors (work that seeks to bring practical and emotional assistance to younger people who are out enjoying their evenings but who may then need help). Further afield we have been able to support a number of Christian missionaries / charities in other countries.

Our Sunday worship services, held at Hillmead Primary School, are open to the local community. We continue to be grateful to the school for being able to use their facilities each week. On top of the weekly services, they allowed us to hold community quizzes, a Carol Service, and various lunches/events to mark significant events and other special occasions.

As well as the weekly worship services, which we recorded and made available on YouTube, we have had a couple of weeks of prayer, some men's and ladies' events, and as announced last year, our Home groups. These have expanded this year, as more people from the church and local community, have met in homes to study God's word and pray together.

Another blessing has been the expansion of our children's work, with children of primary age regularly attending the activities, and a Youth work, which has continued to grow, so that we now have two groups meeting each week.

It is good to see the children come together to learn and socialise together. All those involved in this work, the Neighbourhood Chaplains teams and the trustees are all DBS checked, and the church is regularly reminded of their safeguarding responsibilities, with regular training undertaken.

Whilst our main focus is the community in which we serve, we are still able to support other mission workers in the UK and further afield, as part of our planned programme, including the persecuted church, which we were able to support through prayer and giving through various Christian Charities; Echoes International, Noor Ministries UK, Counties and Emmaus Bible School.

The world's events continually remind us of the challenges we all face, and we continue to give thanks to God for all that has passed and look to Him for the future. As Trustees we are confident that we have everything in place to not only survive well into the future, but to continue to promote the Christian faith we all have, and to reach out to our neighbours and the wider communities we serve, in a way that shows the love of God to all we meet.

Financial Review

There were two institutions that received grants of over £1,000 in this past financial year. They were paid to Echoes International and Noor Ministries UK, both UK based charities. Full details of gifts/grants made are in note 3 on page 11 of the accounts.

BSCA's Reserve Policy follows the Charity Commission general guidance and is reviewed at the quarterly Trustee meetings. We have reduced our reserves slightly this year, but they remain within the scope of the policy.

We still expect to be able to release some next year to help with the work in the River of Life Church in Pozzuoli, Italy, (as we didn't support them this year), and will still maintain the ability to cover all our costs. We expect to see an increase in our expenditure in the coming years, as costs have risen, specifically within employment.

We have now been able to open new accounts and transfer money to interest bearing accounts, which we hope to see the benefit of in the next financial year. Where possible, we have also utilised the Gift Aid Scheme allowed by the UK Government.

A summary of our finances

31st July 2025		31st July 2024
Cash position:		
£ 83,902	Receipts	£ 84,951
£ 94,744	Payments	£ 86,666
£ (10,842)	Net receipts/(payments)	£ (1,715)
£ 70,859	Bank balances	£ 81,701
Grants paid		
£ 31,146	Value of grants paid	£ 29,255

Trustees' responsibilities


Charity law requires us as Trustees to prepare financial statements for each accounting year, which record the receipts and payments of the charity for the year.

We are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the Trustees and signed on their behalf on:


Christine Bowker


Simon Prince

Date: 11/3/26

Independent Examiner's Report

To the Trustees of

BISHOP'S STORTFORD CHRISTIAN ASSEMBLY

I report to the trustees on my examination of the accounts of the Bishop's Stortford Christian Assembly (the charity) for the year ended 31st July 2025 which are set out on pages 8 to 12.

Responsibilities and basis of report

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

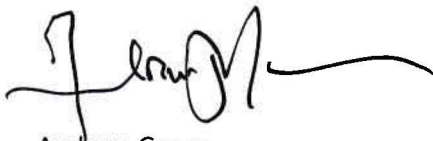
I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145 (5) (b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Andrew Geary

For and on behalf of:

Geary Partnership
Chartered Accountants
159a Chase Side
Enfield
EN2 0PW

Date: 17 March 2026

BISHOP'S STORTFORD CHRISTIAN ASSEMBLY

RECEIPTS AND PAYMENTS ACCOUNT

AS AT 31ST JULY 2025

	Unrestricted general funds	Restricted funds	2025 £	2024 £
Receipts				
<i>Charitable receipts</i>				
Grants and gifts received	45,104	25,033	70,137	71,185
Tax refunds under gift aid	11,006	2,090	13,096	13,048
	56,110	27,123	83,233	84,233
<i>Other receipts</i>				
<i>Resale of equipment</i>			-	
Interest received	669	-	669	718
Total receipts	56,779	27,123	83,902	84,951
Payments				
<i>Charitable payments in furtherance of the charities objectives</i>				
Direct payments <i>note 2</i>	62,457	256	62,713	56,618
Grants paid <i>note 3</i>	6,018	25,128	31,146	29,255
Governance Costs <i>note 5</i>	885		885	793
Total payments	69,360	25,384	94,744	86,666
Net receipts/(payments) before transfers	(12,581)	1,739	(10,842)	(1,715)
Transfers between funds	0	0	-	-
Net movement in funds	(12,581)	1,739	(10,842)	(1,715)
Balances at 1st August, 2024	78,735	2,966	81,701	83,416
Balances at 31st July, 2025	66,154	4,705	70,859	81,701

BISHOP'S STORTFORD CHRISTIAN ASSEMBLY

STATEMENT OF ASSETS and LIABILITIES

AS AT 31 JULY 2025

A Fixed assets

	2025	2024
	£	£
Hockerill Christian Centre, insurance values:		
Freehold	384,778	362,998
BSCA has unrestricted use of the freehold property which is owned by Hockerill Christian Centre, a connected charity		
Furniture and equipment	64,651	60,991
	<u>449,429</u>	<u>423,989</u>

B Bank balances

	2025	2024
	£	£
Barclays Bank PLC community current account	13,582	50,093
Kingdom Bank Restricted Access Savings	25,000	
Hampshire Bank Fixed rate Bond	32,277	31,608
Total	<u>70,859</u>	<u>81,701</u>

C Other assets and liabilities

	2025	2024
	£	£
<i>Assets</i>		
Tax refunds under gift aid not yet received, estimate	1,147	1,156
	<u>1,147</u>	<u>1,156</u>
<i>Liabilities</i>		
Grants to be paid in August (restricted fund)	-	-
Unbilled Pension Contributions from July	284	273
Unbilled fee for independent examination	684	660
	<u>968</u>	<u>933</u>

The financial statements were approved by the Trustees and signed on their behalf on:

By  Ivan Chan


Tim Jones

Date: 11/3/26

BISHOP'S STORTFORD CHRISTIAN ASSEMBLY (BSCA)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st JULY 2025

1. Accounting policies

The financial statements have been prepared on a receipts and payments basis with a statement of assets and liabilities.

2. Direct Payments – all payments made

	General funds £	Restricted funds £	Total 2025 £	Total 2024 £	
Building Hire	6,571	- 940	5,631	8,940	<i>note 4</i>
Cleaning	203		203	96	
Equipment	740		740	159	<i>note 6</i>
Hospitality	360		360	693	
Insurance	564		564	535	
Light, heat and water	1,717		1,717	2,454	<i>note 7</i>
Music	927		927	908	
Office printing etc	119		119	293	
Outreach	402	1,196	1,598	1,537	
Payroll expenses	660		660	663	
Pension	1,604		1,604	1,345	<i>note 8</i>
Publications/Literature	1,398		1,398	1,085	<i>note 9</i>
Publicity/website	1,691		1,691	817	<i>note 10</i>
Remuneration	40,363		40,363	34,965	<i>note 8</i>
Repairs and renewals	4,468		4,468	1,332	
Speakers Expenses			-	-	
Staff training	108		108	55	
IT costs	423		423	190	<i>note 10</i>
Travel costs			-	29	
Young people	139		139	522	
	62,457	256	62,713	56,618	

Explanatory notes on Building Hire, Governance, Equipment, Utilities, Publications, website/IT and remuneration (including pensions) costs are listed below.

3. Grants paid

There were two institutions that received grants of over £1,000 in this past financial year. They were paid to Echoes International and Noor Ministries UK, both UK based charities.

There were four gifts from restricted funds in excess of £1,000 given to individuals this year. They were to Alec Catchpole and Stephano Bonavolta in Italy (via Echoes International); to Wesley Downs who works with those with addictions in Stockport and to Richard and Pam Harknett for their work outside the church and charity in the UK and overseas with the UK Charity GLO. (Richard is a Trustee).

4. Building Hire

We hire Hillmead Primary School for all our services and activities where we need to accommodate our congregation or those from the community. The reduction in cost this year is because we did not have an away weekend in Letton Hall.

5. Governance

Governance costs include our safeguarding responsibilities and our examination fees.

6. Equipment

These costs are higher this past year as we have had to replace a number of items and buy more as the church has increased in size.

7. Utilities

With a new contract in place we have benefited from lower fixed costs.

8. Remuneration and Pension

No amounts were paid, or are payable, out of the funds of the charity, to any trustee, or to any person connected to them, in their capacity as a trustee.

Timothy Jones, Trustee, Elder, was paid £7,474 (2024: £7,254), from the general funds, for administrative services rendered to the charity, as permitted by the governing document.

Simon Prince, Trustee, Elder, financially independent son of Steve Prince (retired Trustee), was paid £32,889 (2024: £27,879), for local pastoral services rendered to the charity as permitted by the rules of the governing document.

Both these employees are enrolled in a NEST Pension plan at an Employer rate of 4%.

9. Publications, Literature

As the church has expanded, we have had to increase the level of literature available for the services, home groups and prayer breakfasts. More people can now have good quality evangelistic material for study.

10. Publicity/website/IT

These costs doubled this year as we ran a few more advertising campaigns as well as letter box advertising to promote the move from Hillmead Primary School to Herts & Essex High School in August 2025 (the next financial year)

The IT costs reflect a full year of using the ChurchSuite system the church is using for its administration and communication.

11. Movement of restricted funds

	Balance at 01.08.24	Receipts	Payments	Transfer	Balance at 31.07.25
	£	£	£	£	£
Missionary Fund	2,966	26,933	26,324		3,575
Away residential Fund	-	190	- 940		1,130
	2,966	27,123	25,384	-	4,705

- Mission Fund: to support our Mission Giving Programme
- Away residential Fund: re-opened to house funds for the Away weekend in 2026.

BISHOPS STORTFORD CHRISTIAN ASSEMBLY

England & Wales - Charity number 1153114

Accounts



BISHOP'S STORTFORD CHRISTIAN ASSEMBLY

Registered Charity number: 1153114

Report and Financial Statements

For the Year ended 31st July 2024

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Financial Statements

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Governing Document is a Declaration of Trust, completed in 2013.

Registered Charity Number is 1153114 (registered on 29 July 2013)

Trustees for the Charity are:

Christine Bowker
Ka Wai (Ivan) Chan (joined 20/05/2024)
Nigel Courtman (retired 26/02/2024)
Hannah Ferguson
Richard Harknett
Timothy Jones
Simon Prince
Steve Prince (retired 07/05/2024)

Bankers for the Charity

Barclays Bank plc, Leicester – local branch is now Harlow, Essex, following the closure of their branch in Bishop's Stortford

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Achievements and Performance

The past year has seen BSCA continue to grow in numbers, with those attending and coming into membership, following baptisms. It has been an encouragement to see people grow in their faith and get involved with the life of the charity.

As with previous years, all our services and activities are open to the general public, and we actively encourage those who are not members to join us – through signage at Hillmead School and the Hockerill Christian Centre, through personal contacts, our website and our social media channels.

We have been able to continue our activities within the community, both as a church and with other churches in the local area. Our Centre run 'Neighbourhood Chaplains' programme in the town has continued to expand, as we have started to work with the local NHS social prescribers.

Through this initiative we are able to offer practical help and a listening ear and to befriend those in need. We have also been able to use the Hockerill Christian Centre as a base for community events, through a wider relationship with other charities who look to help the community in a similar way.

Our weekly community café, Café Connect, continues to be a great resource for the local community every Thursday morning, and during the winter months is able to offer a 'safe and warm space' where we were able to expand our normal offering of light refreshments, with a light lunch. We continue to have contact with the community with the distribution of the 'new home' cards that welcome residents as they move into the area.

With other churches we have again been involved with our local 'Love Stortford' campaign, which was about showing God's love in action in the community. We have continued our support of local charity and mission workers, namely, Stort Valley Schools Trust (who support initiatives in the areas of school assemblies for primary aged children, lunch clubs and other activities for secondary school aged children), Holiday Bible week in the town (major holiday programme reaching many children during the summer break) and the Street Pastors (work that seeks to bring practical and emotional assistance to younger people who are out enjoying their evenings but who may then need help). Further afield we have been able to support a number of Christian missionaries / charities in other countries.

Our Sunday worship services, held at Hillmead Primary School, are open to the local community. We continue to be grateful to the school for being able to use their facilities each week. On top of the weekly services, they allowed us to hold community quizzes, a Carol Service, and various lunches/events to mark significant events and other special occasions. As with last year, as we write this report, we note that our membership will increase again this year, as we look to be able to baptise more people in the days ahead – a real joy for us as a church.

As well as the weekly worship services, which we recorded and made available on YouTube, we have had a couple of weeks of prayer, some men's and ladies' events, and have started Home groups – small groups, open to all, meeting in homes to study God's word and pray together.

Our children's work has continued through this past year, with children of primary age regularly attending the activities, as too, the Youth work, which has grown steadily over this past year.

It is good to see the children come together to learn and socialise together. All those involved in this work, the Neighbourhood Chaplains teams and the trustees are all DBS checked, and the church is regularly reminded of their safeguarding responsibilities, with regular training undertaken.

With the good weather of the summer, we were able to hold our regular picnics.

Whilst our main focus is the community in which we serve, we are still able to support other mission workers in the UK and further afield, as part of our planned programme, including the persecuted church, which we were able to support through prayer and giving through Echoes International.

As Trustees we are continually reminded that there are many challenges that need to be faced in the days ahead. We continue to give thanks to God for all that has passed and look to Him for the future. As Trustees we are confident that we have everything in place to not only survive well into the future, but to continue to reach out to the community with the love, help and support that they require.

Financial Review

There were four institutions that received grants of over £1,000 in this past financial year. They were paid to Echoes International, Noor Ministries UK, Shanti bhaven (North India Evangelists) and the Brethren Association in Ethiopia. Full details of gifts/grants made are in note 3 on page 11 of the accounts.

BSCA's Reserve Policy follows the Charity Commission general guidance and are reviewed at the quarterly Trustee meetings. Our accounts continue to show a relatively consistent reserve balance.

With our reserves stable, we would expect to be able to release some next year to help with the work in the River of Life Church in Pozzuoli, Italy, whilst still maintaining the ability to cover all our costs. We expect to see an increase in our expenditure, particularly in our energy, our employment costs, some general repairs to the

Hockerill Christian Centre.

This past year our bank, like many, have introduced many new checks upon the Charity. This has resulted in a delay in setting up new signatories and accounts; hence the higher amount of funds being held in the Current Account. At the time of writing this has all been sorted out, and it is expected that we would distribute some of those funds into an interest-bearing account.

A summary of our finances

31st July 2024		31st July 2023
Cash position:		
£ 84,951	Receipts	£ 76,502
£ 86,666	Payments	£ 88,694
£ (1,715)	Net receipts/(payments)	£ (12,192)
£ 81,701	Bank balances	£ 83,416
Grants paid		
£ 29,255	Value of grants paid	£ 33,907

Trustees' responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year, which record the receipts and payments of the charity for the year.

We are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the Trustees and signed on their behalf on:



Christine Bowker



Hannah Ferguson

Date: 16/4/25

Independent Examiner's Report

To the Trustees of

BISHOP'S STORTFORD CHRISTIAN ASSEMBLY

I report to the trustees on my examination of the accounts of the Bishop's Stortford Christian Assembly (the charity) for the year ended 31st July 2024 which are set out on pages 8 to 12.

Responsibilities and basis of report

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145 (5) (b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Andrew Geary

For and on behalf of:

Geary Partnership
Chartered Accountants
159a Chase Side
Enfield
EN2 0PW

Date: 23 April 2025

BISHOP'S STORTFORD CHRISTIAN ASSEMBLY

RECEIPTS AND PAYMENTS ACCOUNT

AS AT 31ST JULY 2024

	Unrestricted general funds	Restricted funds	2024 £	2023 £
Receipts				
<i>Charitable receipts</i>				
Grants and gifts received	43,213	27,972	71,185	62,630
Tax refunds under gift aid	13,048		13,048	13,343
	56,261	27,972	84,233	75,973
<i>Other receipts</i>				
Resale of equipment			-	93
Interest received	718	-	718	436
Total receipts	56,979	27,972	84,951	76,502
Payments				
<i>Charitable payments in furtherance of the charities objectives</i>				
Direct payments <i>note 2</i>	55,448	1,170	56,618	53,440
Grants paid <i>note 3</i>	3,750	25,505	29,255	33,907
Governance Costs <i>note 5</i>	793		793	1,347
Total payments	59,991	26,675	86,666	88,694
Net receipts/(payments) before transfers	(3,012)	1,297	(1,715)	(12,192)
Transfers between funds	0	0	-	-
Net movement in funds	(3,012)	1,297	(1,715)	(12,192)
Balances at 1st August, 2023	81,747	1,669	83,416	95,608
Balances at 31st July, 2024	78,735	2,966	81,701	83,416

BISHOP'S STORTFORD CHRISTIAN ASSEMBLY

STATEMENT OF ASSETS and LIABILITIES

AS AT 31 JULY 2024

A Fixed assets

	2024	2023
	£	£
Hockerill Christian Centre, insurance values:		
Freehold	362,998	324,105
BSCA has unrestricted use of the freehold property which is owned by Hockerill Christian Centre, a connected charity		
Furniture and equipment	60,991	54,456
	<u>423,989</u>	<u>378,561</u>

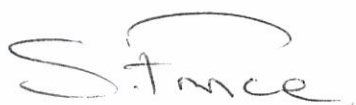
B Bank balances

	2024	2023
	£	£
Barclays Bank PLC community current account	50,093	23,791
Virgin Money PLC charity deposit account (issue 3)		28,670
Hampshire bank 1 year bond	31,608	30,955
Total	<u>81,701</u>	<u>83,416</u>

C Other assets and liabilities

	2024	2023
	£	£
<i>Assets</i>		
Tax refunds under gift aid not yet received, estimate	1,156	1,107
	<u>1,156</u>	<u>1,107</u>
<i>Liabilities</i>		
Grants to be paid in August (restricted fund)	-	-
Unbilled Pension Contributions from July	273	220
Unbilled fee for independent examination	660	630
	<u>933</u>	<u>850</u>

The financial statements were approved by the Trustees and signed on their behalf on:



By Simon Prince



Richard Harknett

Date: 16/4/25

BISHOP'S STORTFORD CHRISTIAN ASSEMBLY (BSCA)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st JULY 2024

1. Accounting policies

The financial statements have been prepared on a receipts and payments basis with a statement of assets and liabilities.

2. Direct Payments – all payments made

	General funds £	Restricted funds £	Total 2024 £	Total 2023 £	
Building Hire	8,082	858	8,940	4,142	<i>note 4</i>
Cleaning	96		96	132	
Equipment	159		159	4,416	
Hospitality	693		693	743	<i>note 6</i>
Insurance	535		535	482	
Light, heat and water	2,454		2,454	1,855	<i>note 6</i>
Music	908		908	802	<i>note 7</i>
Office printing etc	293		293	243	
Outreach	1,225	312	1,537	2,151	
Payroll expenses	663		663	637	
Pension	1,345		1,345	1,199	<i>note 8</i>
Publications/Literature	1,085		1,085	657	
Publicity/website	817		817	878	
Remuneration	34,965		34,965	30,236	<i>note 8</i>
Repairs and renewals	1,332		1,332	4,105	
Speakers Expenses			-	40	
Staff training	55		55	350	
IT costs	190		190	-	
Travel costs	29		29	-	
Young people	522		522	372	
	55,448	1,170	56,618	53,440	

Explanatory notes on Building Hire, Governance, Hospitality, Utilities, Music and remuneration (including pensions) costs are listed below.

3. Grants paid

	General funds £	Restricted funds £	Total 2024 £	Total 2023 £
Individuals - mission support	1,665	15,200	16,865	15,595
Individuals - non mission support	235		235	87
Institutions - mission support	1,650	10,305	11,955	18,015
Institutions - non mission support	200		200	210
	3,750	25,505	29,255	33,907

Number of grants paid in excess of £1,000

Individuals	5	6
Institutions	4	3
Total	9	9

There were four institutions that received grants of over £1,000 in this past financial year. They were paid to Echoes International, Noor Ministries UK, Shanti bhaven (North India Evangelists) and the Brethren Association in Ethiopia.

There were five gifts from restricted funds in excess of £1,000 given to individuals this year. They were to Will Andrews (Counties Evangelist); Mulugeta Ashagre, who works alongside the Brethren churches in Ethiopia; Divanshu and Jenny Sandhu who were with us in Bishop's Stortford in 2018/19 and who now work in North India; David Sutherland, a Mission worker in France, as well as Alec Catchpole in Italy (£1,000 of his gifts came from General funds, but his total receipts from the charity amounted to £2,200).

4. Building Hire

We hire Hillmead Primary School for all our services and activities where we need to accommodate our congregation or those from the community. The majority of the costs of building hire this year, including that from the restricted funds, related to our weekend away at Letton Hall.

5. Governance

Governance costs include our safeguarding responsibilities and our examination fees.

6. Hospitality and Utilities

These costs are higher again this past year as we continued to increase our hospitality. We are now using the Hockerill Christian Centre more than pre-Covid times. This also means that we are using more energy. We have re-negotiated a lower fixed tariff for the next two years.

7. Music

We have again expanded our music team this year, which has resulted in some extra cost. As in recent years, the majority of the expense remains the CCLI licence.

8. Remuneration and Pension

No amounts were paid, or are payable, out of the funds of the charity, to any trustee, or to any person

connected to them, in their capacity as a trustee.

Timothy Jones, Trustee, Elder, was paid £7,254.32 (2023: £6,906), from the general funds, for administrative services rendered to the charity, as permitted by the governing document.

Simon Prince, Trustee, Elder, financially independent son of Steve Prince (Trustee), was paid £27,879.12 (2023: £23,517), for local pastoral services rendered to the charity as permitted by the rules of the governing document.

All employees are now enrolled in a NEST Pension plan at an Employer rate of 4%.

9. Movement of restricted funds

	Balance at 01.08.23	Receipts	Payments	Transfer	Balance at 31.07.24
	£	£	£	£	£
Missionary Fund	811	27,972	25,817		2,966
Away residential Fund	858		858		-
	1,669	27,972	26,675	-	2,966

- Mission Fund: to support our Mission Giving Programme
- Away residential Fund: was used to hold the deposits for the Away Weekend in February 2024. The funds went towards the Building Hire Invoice.

BISHOPS STORTFORD CHRISTIAN ASSEMBLY

England & Wales - Charity number 1153114

Accounts



BISHOP'S STORTFORD CHRISTIAN ASSEMBLY

Registered Charity number: 1153114

Report and Financial Statements

For the Year ended 31st July 2023

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Page 3 to 6	Trustees' annual report
Page 7	Independent examiners report

Financial Statements

Page 8	Receipts and payments account
Page 9	Statement of Assets and liabilities
Page 10 to 12	Notes to the financial statements

Legal and Administrative Details of the Charity for the year ended 31st July 2023

Address of Charity

Bishop's Stortford Christian Assembly, Hockerill Christian Centre, 9-11, Dunmow Road, Bishop's Stortford, Herts, CM23 5HE

Other address used for Correspondence

The BSCA Administrator, Mr T Jones, 15, Newton Drive, Sawbridgeworth, Herts, CM21 9HE

Governing Document is a Declaration of Trust, completed in 2013.

Registered Charity Number is 1153114 (registered on 29 July 2013)

Trustees for the Charity are:

Christine Bowker

Nigel Courtman

Hannah Ferguson

Richard Harknett

Timothy Jones

Simon Prince

Steve Prince

Bankers for the Charity

Barclays Bank plc, Bishop's Stortford, Herts

Independent Examiner for the Accounts is:

Andrew Geary, Geary Partnership, 159a Chase Side, Enfield, EN2 0PW

Social Media Details

Website: bsca-biblechurch.org.uk; Facebook: www.facebook.com/BSCABibleChurch

Trustees' Annual Report for the Bishop's Stortford Christian Assembly (BSCA),

Charity number: 1153114, for the year ended 31st July 2023

The Trustees of the charity have pleasure in submitting their report and financial statements for the year.

Vision

The vision of the charity is to be a Bible believing, caring community of Christians, passionate about loving God, loving His Word, loving His people and sharing His love with those in need, both spiritually and practically.

Reference and Administration

As of 31st July 2023, BSCA had seven Trustees, three of whom were also elders.

- Steve Prince – Chairman of Trustees, Elder
- Tim Jones – Treasurer, Elder
- Simon Prince – Elder
- Richard Harknett
- Nigel Courtman
- Christine Bowker
- Hannah Ferguson

The policy and operating decisions of BSCA rest with the Trustees who meet 4 times a year to monitor the activities of the charity. Our accounts are independently examined by Geary Partnership as identified on the previous page.

Structure, Governance and Management

BSCA is a Charitable Trust, governed through a Declaration of Trust, established in 2013. New Trustees are appointed by the elders of the church. BSCA understands the importance of good governance and applies the principles of the guidelines set out in the Charity Governance Code, as it applies to the charity.

Thumb nail sketch of BSCA

BSCA is an independent evangelical church based in Bishop's Stortford, Hertfordshire, which welcomes people of all ages, all backgrounds and especially those thinking about the Christian faith. BSCA encourages everyone to serve within the church as they are gifted and able. God has created men and women differently and they have different roles to fulfil in the church. BSCA is a non-charismatic church in respect of the modern use of spiritual gifts relating to words of knowledge, prophecy and tongues. Whilst baptism is not necessary to make a person a Christian, BSCA believes that adult baptism by immersion is an essential step in a believer's spiritual growth and development, symbolising commitment to, and union with, the risen Christ.

Charitable objects and Activities

To advance the Christian faith in accordance with the principles and practices of its Statement of Beliefs. In achieving its objects BSCA engages in a range of activities including, but not restricted to:

- a) the celebration of public worship; (for example Bible teaching and prayer)
- b) the teaching of the Christian faith;
- c) mission and evangelism;
- d) pastoral work, including the sick and bereaved;
- e) the support of other Christian charities and individuals in the UK and overseas, and
- f) the hosting of various social events, for all ages, in order to develop and strengthen friendships and encourage active Christian faith.

In planning the events of the year, at their meetings the Trustees review and consider the guidance as set out by the Charity Commission regarding public benefit.

Charitable public benefit

All meetings are free of charge and open to all in accordance with the guidance on public benefit issued by the Charity Commission. Individually Christian believers find a sense of purpose and spiritual well-being and comfort and solace in their faith.

Collectively Christians provide a moral and ethical framework which offers benefits to the wider society.

Achievements and Performance

Following the years of COVID, all our meetings and activities have been 'in person' and we have now had a full year of activities where we have seen growth within BSCA, not only in the number of activities, but in attendees and new members joining the church.

All our services and activities are open to the general public, and we actively encourage those who are not members to join us – through signage at Hillmead School and the Hockerill Christian Centre, through personal contacts, our website and our social media channels.

Over the recent years (see our previous reports) we have been able to expand our 'community help'. With other churches we have again been involved with our local 'Love Stortford' campaign, which was about showing God's love in action in the community, and as reported last year, we have started the 'Neighbourhood Chaplains' programme in the town, a concept being used around the UK, associated with the Christian charity, Counties.

This has enabled us to reach out and help those in the community, with odd jobs, moving house, befriending lonely and bereaved folk, either through personal contacts, or via the local NHS Social prescribers.

Our weekly community café, Café Connect, has been a great resource for the local community every Thursday morning, and during last winter was designated as a local 'warm space' where we were able to expand our normal offering of light refreshments, with a light lunch. We continue to have contact with the community with the distribution of the 'new home' cards that welcome residents as they move into the area.

This year we have continued to support our local missions of Stort valley Schools Trust (who support initiatives in the areas of school assemblies for primary aged children, lunch clubs and other activities for secondary school aged children), Holiday Bible week in the town (major holiday programme reaching many children during the summer break), Thirst Café – a café for the under 18's within the town and the Street Pastors (work that seeks to bring practical and emotional assistance to younger people who are out enjoying their evenings but who may then need help), as well as a number of Christian missionaries / charities in other countries.

Our Sunday worship services, held at Hillmead Primary School, are open to the local community. We continue to be grateful to the school for being able to use their facilities each week. On top of the weekly services, they allowed us to hold community quizzes, a special Illusion show, a Carol Service, and various lunches/events to mark the Coronation and other special occasions. We were so pleased to see so many people join us through the year, and as we write this report we note that our membership has increased again this year, and we have been able to baptise a number of people – a real joy for us as a church.

Some of the local church members also help the school with some of their events – particularly the gardening Club.

As well as the weekly worship services, which we recorded and made available on YouTube, we have had a couple of weeks of prayer, some men's and ladies' events, and small Bible Study Groups.

Our children's work has continued through this past year, as too, the Youth work. It is good to see the children come together to learn and socialise together. All those involved in this work are DBS checked, and the church is regularly reminded of their safeguarding responsibilities.

With the good weather of the summer, we were able to hold our regular picnics.

Whilst our main focus is the community in which we serve, we are still able to support other mission workers in the UK and further afield, as part of our planned programme, but also with the supply of emergency aid – this year to Turkey through Echoes international.

Our big project for this year was to help Renewal North West, a charity that looks to rehabilitate ex-offenders and addicts. As Trustees we were pleased to be able to send a total of £10,000, which included £7,500 from our reserves.

This year Hockerill Christian Centre celebrated 40 years. It is a reminder that despite all the challenges faced, we give thanks to the Lord who has brought us this far, and as Trustees we are confident that we have everything in place to not only survive well into the future, but to continue to reach out to the community with the love, help and support that they require.

Financial Review

There were three institutions that received grants of over £1,000 in this past financial year. They were paid to Renewal North West, Echoes International and Noor Ministries UK. Full details of gifts/grants made are in note 3 on page 11 of the accounts.

BSCA introduced a Reserve Policy in December 2020 and it is in line with the Charity Commission general guidance. Overall reserves are reviewed at the quarterly Trustee meetings. Our funding stream has seen a small increase over recent years and the accounts have shown a relatively consistent reserve balance.

We decided this year to release £7,500 of our reserves to help out Renewal North West in Stockport. The remaining level of reserves, in our opinion, is not excessive, and we expect to see an increase in our expenditure, particularly in our energy and general purchases over the coming year, as well as other opportunities to release funds to special projects where the Trustees see fit.

A summary of our finances

31st July 2023		31st July 2022
Cash position:		
£ 76,502	Receipts	£ 73,510
£ 88,694	Payments	£ 72,236
£ (12,192)	Net receipts/(payments)	£ 1,274
£ 83,416	Bank balances	£ 95,608
Grants paid		
£ 33,907	Value of grants paid	£ 30,606

Trustees' responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year, which record the receipts and payments of the charity for the year.

We are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the Trustees and signed on their behalf on: 21/2/24



Steve Prince



Hannah Ferguson

Independent Examiner's Report

To the Trustees of

BISHOP'S STORTFORD CHRISTIAN ASSEMBLY

I report to the trustees on my examination of the accounts of the Bishop's Stortford Christian Assembly (the charity) for the year ended 31st July 2023 which are set out on pages 8 to 12.

Responsibilities and basis of report

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145 (5) (b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Andrew Geary

For and on behalf of:

Geary Partnership
Chartered Accountants
159a Chase Side
Enfield
EN2 0PW

Date: 26 February 2024

BISHOP'S STORTFORD CHRISTIAN ASSEMBLY

RECEIPTS AND PAYMENTS ACCOUNT

AS AT 31ST JULY 2023

	Unrestricted general funds	Restricted funds	2023 £	2022 £
Receipts				
<i>Charitable receipts</i>				
Grants and gifts received	38,383	24,247	62,630	62,499
Tax refunds under gift aid	13,218	125	13,343	10,885
	51,601	24,372	75,973	73,384
<i>Other receipts</i>				
Resale of equipment	93		93	
Interest received	436	-	436	126
Total receipts	52,130	24,372	76,502	73,510
Payments				
<i>Charitable payments in furtherance of the charities objectives</i>				
Direct payments <i>note 2</i>	53,421	19	53,440	40,844
Grants paid <i>note 3</i>	10,587	23,320	33,907	30,606
Governance Costs <i>note 6</i>	1,347		1,347	786
Total payments	65,355	23,339	88,694	72,236
Net receipts/(payments) before transfers	(13,225)	1,033	(12,192)	1,274
Transfers between funds	0	0	-	-
Net movement in funds	(13,225)	1,033	(12,192)	1,274
Balances at 1st August, 2022	94,972	636	95,608	94,334
Balances at 31st July, 2023	81,747	1,669	83,416	95,608

BISHOP'S STORTFORD CHRISTIAN ASSEMBLY

STATEMENT OF ASSETS and LIABILITIES

AS AT 31 JULY 2023

A Fixed assets

	2023	2022
	£	£
Hockerill Christian Centre, insurance values:		
Freehold	324,105	289,379
BSCA has unrestricted use of the freehold property which is owned by Hockerill Christian Centre, a connected charity		
Furniture and equipment	54,456	48,621
	<u>378,561</u>	<u>338,000</u>


B Bank balances


	2023	2022
	£	£
Barclays Bank PLC community current account	23,791	36,419
Virgin Money PLC charity deposit account (issue 3)	28,670	28,556
Hampshire bank 1 year bond	30,955	30,633
Total	<u>83,416</u>	<u>95,608</u>

C Other assets and liabilities

	2023	2022
	£	£
<i>Assets</i>		
Tax refunds under gift aid not yet received, estimate	1,107	2,649
	<u>1,107</u>	<u>2,649</u>
<i>Liabilities</i>		
Grants to be paid in August (restricted fund)	-	-
Unbilled Pension Contributions from July	220	209
Unbilled fee for independent examination	630	630
	<u>850</u>	<u>839</u>

The financial statements were approved by the Trustees and signed on their behalf on: 21/1/24

By  Steve Prince


Chris Bowker

BISHOP'S STORTFORD CHRISTIAN ASEMBLY (BSCA)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st JULY 2023

1. Accounting policies

The financial statements have been prepared on a receipts and payments basis with a statement of assets and liabilities.

2. Direct Payments – all payments made

	General funds £	Restricted funds £	Total 2023 £	Total 2022 £	
Building Hire	5,000	-858	4,142	4,720	<i>note 4</i>
Cleaning	132		132	108	
Equipment	4,416		4,416	168	<i>note 5</i>
Governance	1,347		1,347	786	<i>note 6</i>
Hospitality	743		743	313	<i>note 7</i>
Insurance	482		482	467	
Light, heat and water	1,855		1,855	738	<i>note 7</i>
Music	802		802	974	<i>note 8</i>
Office printing etc	243		243	46	
Outreach	1,274	877	2,151	1,689	
Payroll expenses	637		637	611	
Pension	1,199		1,199	1,100	<i>note 9</i>
Publications/Literature	657		657	572	
Publicity/website	878		878	712	
Remuneration	30,236		30,236	27,985	<i>note 9</i>
Repairs and renewals	4,105		4,105	322	<i>note 10</i>
Speakers Expenses	40		40	30	
Staff training	350		350	-	
Sundries			-	-	
Travel costs			-	-	
Young people	372		372	289	
	54,768	19	54,787	41,630	

Explanatory notes on Building Hire, Equipment, Governance, Hospitality, Utilities, Music and remuneration (including pensions) costs are listed below.

3. Grants paid

	General funds £	Restricted funds £	Total 2023 £	Total 2022 £
Individuals - mission support	890	14,705	15,595	15,040
Individuals - non mission support	87		87	106
Institutions - mission support	9,400	8,615	18,015	15,050
Institutions - non mission support	210		210	410
	10,587	23,320	33,907	30,606

Number of grants paid in excess of £1,000

Individuals	6	5
Institutions	3	5
Total	9	10

There were three institutions that received grants of over £1,000 in this past financial year. They were paid to Renewal North West, Noor ministries UK and Echoes International.

There were six gifts from restricted funds in excess of £1,000 given to individuals this year. They were to Richard and Pam Harknett (Richard is a Trustee) to support them and the family in their activities in the Mission Field within the UK; to Gabi Hariuc, a mission worker in the Republic of Moldova, who is ministering to locals and displaced Ukrainians; Wesley Downs who works amongst addicts and ex-offenders in Stockport, David Sutherland, who works on the mission field in Spain, Divanshu and Jenny who were with us in Bishop's Stortford in 2018/19 and who now work in North India, as well as Alec Catchpole in Italy (£250 of his gift came from General funds, but his total receipts from the charity amounted to £1,100).

4. Building Hire

We hire Hillmead Primary School for all our services and activities where we need to accommodate our congregation or those from the community. We agreed an uplift in the monthly payment for 2023 to reflect our increased usage.

5. Equipment

We have had to purchase new AV equipment for our services as well as some new kitchen equipment, as we have so many more people coming this past year.

6. Governance

Governance costs include our safeguarding responsibilities, legal fees to the Land registry and our examination fees.

7. Hospitality and Utilities

These costs are higher than recent years but reflect the increased hospitality we are doing – particularly the Neighbourhood Chaplains, Café Connect and Warm space at HCC. Energy prices have also risen.

8. Music

We have again expanded our music team this year, which has resulted in some extra cost. The majority of the expense remains the CCLI licence.

9. Remuneration and Pension

No amounts were paid, or are payable, out of the funds of the charity, to any trustee, or to any person connected to them, in their capacity as a trustee.

Timothy Jones, Trustee, Elder, was paid £6,906 (2022: £6,201), from the general funds, for administrative services rendered to the charity, as permitted by the governing document.

Simon Prince, Trustee, Elder, financially independent son of Steve Prince (Trustee), was paid £23,517 (2022: £21,830), for local pastoral services rendered to the charity as permitted by the rules of the governing document.

All employees are now enrolled in a NEST Pension plan at an Employer rate of 4%.

10. Repairs and Renewals

This past year we have caught up with the work that had been postponed through the Covid pandemic, resulting in higher costs, as we redecorated the complete downstairs of the Hockerill Christian centre, and laid new carpet on the stairs.

11. Movement of restricted funds

	Balance at				Balance at
	01.08.22	Receipts	Payments	Transfer	31.07.23
	£	£	£	£	£
Missionary Fund	636	24,372	24,197		811
Away residential Fund	-	858	-		858
	636	25,230	24,197	-	1,669

- Mission Fund: to support our Mission Giving Programme
- Away residential Fund: was re-opened in 2023 to hold the deposits for the Away Weekend in 2024, these funds will go towards the Building Hire when the invoice is sent in December 2023.

BISHOPS STORTFORD CHRISTIAN ASSEMBLY

England & Wales - Charity number 1153114

Accounts



BISHOP'S STORTFORD CHRISTIAN ASSEMBLY

Registered Charity number: 1153114

Report and Financial Statements

For the Year ended 31st July 2022

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Page 7	Independent examiners report

Financial Statements

Page 8	Receipts and payments account
Page 9	Statement of Assets and liabilities
Page 10 to 12	Notes to the financial statements

Legal and Administrative Details of the Charity for the year ended 31st July 2022

Address of Charity

Bishop's Stortford Christian Assembly, Hockerill Christian Centre, 9-11, Dunmow Road, Bishop's Stortford, Herts, CM23 5HE

Other address used for Correspondence

The BSCA Administrator, Mr T Jones, 15, Newton Drive, Sawbridgeworth, Herts, CM21 9HE

Governing Document is a Declaration of Trust, completed in 2013.

Registered Charity Number is 1153114 (registered on 29 July 2013)

Trustees for the Charity are:

Christine Bowker
Nigel Courtman
Hannah Ferguson
Richard Harknett
Timothy Jones
Simon Prince
Steve Prince

Bankers for the Charity

Barclays Bank plc, Bishop's Stortford, Herts

Independent Examiner for the Accounts is:

Andrew Geary, Geary Partnership, 159a Chase Side, Enfield, EN2 0PW

Social Media Details

Website: bsca-biblechurch.org.uk; Facebook: www.facebook.com/BSCABibleChurch

Trustees' Annual Report for the Bishop's Stortford Christian Assembly (BSCA),
Charity number: 1153114, for the year ended 31st July 2022

The Trustees of the charity have pleasure in submitting their report and financial statements for the year.

Vision

The vision of the charity is to be a Bible believing, caring community of Christians, passionate about loving God, loving His Word, loving His people and sharing His love with those in need, both spiritually and practically.

Reference and Administration

As of 31st July 2022, BSCA had seven Trustees, three of whom were also elders.

- Steve Prince – Chairman of Trustees, Elder
- Tim Jones – Treasurer, Elder
- Simon Prince, Elder
- Richard Harknett
- Nigel Courtman
- Christine Bowker (from 21st February 2022)
- Hannah Ferguson (from 6th June 2022)

The policy and operating decisions of BSCA rest with the Trustees who meet 4 times a year to monitor the activities of the charity. Our accounts are independently examined by Geary Partnership as identified on the previous page.

Structure, Governance and Management

BSCA is a Charitable Trust, governed through a Declaration of Trust, established in 2013. New Trustees are appointed by the elders of the church. BSCA understands the importance of good governance and applies the principles of the guidelines set out in the Charity Governance Code, as it applies to the charity.

Thumb nail sketch of BSCA

BSCA is an independent evangelical church based in Bishop's Stortford, Hertfordshire, which welcomes people of all ages, all backgrounds and especially those thinking about the Christian faith. BSCA encourages everyone to serve within the church as they are gifted and able. God has created men and women differently and they have different roles to fulfil in the church. BSCA is a non-charismatic church in respect of the modern use of spiritual gifts relating to words of knowledge, prophecy and tongues. Whilst baptism is not necessary to make a person a Christian, BSCA believes that adult baptism by immersion is an essential step in a believer's spiritual growth and development, symbolising commitment to, and union with, the risen Christ.

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To advance the Christian faith in accordance with the principles and practices of its Statement of Beliefs. In achieving its objects BSCA engages in a range of activities including, but not restricted to:

- a) the celebration of public worship; (for example Bible teaching and prayer)
- b) the teaching of the Christian faith;
- c) mission and evangelism;
- d) pastoral work, including the sick and bereaved;
- e) the support of other Christian charities and individuals in the UK and overseas, and
- f) the hosting of various social events, for all ages, in order to develop and strengthen friendships and encourage active Christian faith.

In planning the events of the year, at their meetings the Trustees review and consider the guidance as set out by the Charity Commission regarding public benefit.

Charitable public benefit

All meetings are free of charge and open to all in accordance with the guidance on public benefit issued by the Charity Commission. Individually Christian believers find a sense of purpose and spiritual well-being and comfort and solace in their faith.

Collectively Christians provide a moral and ethical framework which offers benefits to the wider society.

Achievements and Performance

In 2020/2021, as we reported last year, Covid was the dominant story across much of the charity sector. We were thankful that we had measures in place to 'ride the storm' and this past financial year (August 2021 to July 2022), has seen further stability and growth within the church. Throughout the year, we have been able to meet 'face to face' and slowly re-introduce our activities and events, as local rules have allowed. It is good to know that numbers attending church have remained high, and we have had an increase in those who are 'members'.

We continue to offer all our services and activities to everyone, and we actively encouraged those who are not members to join us – particularly with signage and message boards around our building, Hockerill Christian Centre. The website and Facebook improvements of 2019/2020 are now allowing a better presence in the community.

Following on from the success of the 'Covid help groups' we set up, we have been able to continue contact within the community and joined forces with other churches in the area for the UK's Passion for Life '22 campaign, that encouraged churches to reach out into their communities with the message of the Bible. After this, we also joined our local 'Love Stortford' campaign, that was about showing God's love in action in the community, through free tea/coffee mornings and helping several people, practically with gardening and odd jobs. We will expand upon these concepts in 2022/23 with 'Neighbourhood Chaplains', a concept being used around the UK, associated with the Evangelical charity, Counties.

As well as the weekly worship services, which we have streamed live on Facebook, and recorded for use on our website, we have had a couple of weeks of prayer, some men's and ladies' events, and online Zoom quizzes. Our

small Bible Study Groups have expanded, and we were again able to offer Christianity Explored, which is designed for those who wish to know something about Christianity for the first time. We had people attending these services and small groups from within the church, and the community.

Our children's work has continued through this past year, as too, the Youth work. It is good to see the children come together to learn and socialise together. All those involved in this work are DBS checked, and the church is regularly reminded of their safeguarding responsibilities. With the good weather of the summer, we were able to visit the beach, and hold our regular picnics.

We continue to be grateful to Hillmead Primary School, for allowing us to be able to use their facilities and continue to collaborate with them in the support of local people where required. It is a real blessing to be able to meet in the school week by week, as it affords us the space we need for our services, as well as holding larger functions. This past year this included, a Carol Service, our thank you Sunday service and lunches, as well as the Jubilee celebrations, which consisted of a celebratory service and lunch. We were pleased so many were able to attend.

As our town continues to expand, we continue the distribution of 'new home' welcome cards to new residents, as they move in.

This year we have continued to support our local missions of Stort valley Schools Trust (who provide a chaplaincy service for local primary and secondary schools), Holiday Bible week in the town (major holiday programme reaching many children during the summer break) and the Street Pastors (work that seeks to bring practical and emotional assistance to younger people who are out enjoying their evenings but who may then need help), as well as those who serve overseas.

As well as the local support of these organisations and people in the community, we are still able to support other mission workers in the UK and further afield.

We have continued to support mission overseas, through UK organisations. Our special project was with Chrestos Mission, who look to teach and support the Karen people in Thailand, in a Christian environment. Closer to home, we have been supporting mission and aid work, through Echoes International's Ukraine relief Fund, which gave focused and dedicated support to Ukrainian communities, both in Ukraine and amongst those displaced by the conflict. One church family is also supporting a Ukrainian family in their home.

If Covid was the challenge of recent years, the cost-of-living crisis will probably be another, but we as Trustees' are confident that we have everything in place to not only survive, but reach out to the community with the love, help and support that they require.

Financial Review

There were five institutions that received grants of over £1,000 in this past financial year. They were paid to Renewal North West, Chrestos Mission (Thailand), Release Trust (India), Echoes International and Noor Ministries UK. Full details of gifts/grants made are in note 3 on page 11 of the accounts.

BSCA introduced a Reserve Policy in December 2020 and it is in line with the Charity Commission general guidance. Overall reserves are reviewed at the quarterly Trustee meetings. Our funding stream has seen a small increase over recent years and the accounts have shown a relatively consistent reserve balance.

The level of reserves, in our opinion, is not excessive, and we expect to see an increase in our expenditure, particularly in our energy and general purchases over the coming year, coupled with costs related to repairs that had to be postponed due to COVID-19.

A summary of our finances

31st July 2022		31st July 2021
Cash position:		
£ 73,510	Receipts	£ 73,048
£ 72,236	Payments	£ 64,374
£ 1,274	Net receipts/(payments)	£ 8,674
£ 95,608	Bank balances	£ 94,334
Grants paid		
£ 30,606	Value of grants paid	£ 26,670

Trustees' responsibilities

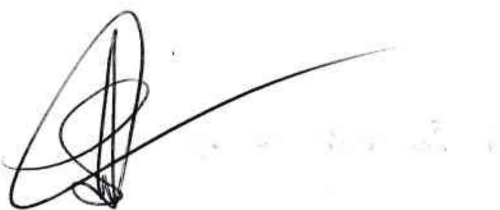
Charity law requires us as Trustees to prepare financial statements for each accounting year, which record the receipts and payments of the charity for the year.

We are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the Trustees and signed on their behalf on: 25/11/23



Steve Prince



Chris Bowker

Independent Examiner's Report

To the Trustees of

BISHOP'S STORTFORD CHRISTIAN ASSEMBLY

I report to the trustees on my examination of the accounts of the Bishop's Stortford Christian Assembly (the charity) for the year ended 31st July 2022 which are set out on pages 8 to 12.

Responsibilities and basis of report

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145 (5) (b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Andrew Geary

For and on behalf of:

Geary Partnership
Chartered Accountants
159a Chase Side
Enfield
EN2 0PW

Date: 1 February 2023

BISHOP'S STORTFORD CHRISTIAN ASSEMBLY

RECEIPTS AND PAYMENTS ACCOUNT

AS AT 31ST JULY 2022

	Unrestricted general funds	Restricted funds	2022 £	2021 £
Receipts				
<i>Charitable receipts</i>				
Grants and gifts received	33,917	28,582	62,499	62,375
Tax refunds under gift aid	10,310	575	10,885	10,077
	44,227	29,157	73,384	72,452
<i>Other receipts</i>				
Interest received	126	-	126	596
Total receipts	44,353	29,157	73,510	73,048
Payments				
<i>Charitable payments in furtherance of the charities objectives</i>				
Direct payments <i>note 2</i>	41,410	220	41,630	37,704
Grants paid <i>note 3</i>	916	29,690	30,606	26,670
Total payments	42,326	29,910	72,236	64,374
Net receipts/(payments) before transfers	2,027	(753)	1,274	8,674
Transfers between funds	0	0	-	-
Net movement in funds	2,027	(753)	1,274	8,674
Balances at 1st August, 2021	92,945	1,389	94,334	85,660
Balances at 31st July, 2022	94,972	636	95,608	94,334

BISHOP'S STORTFORD CHRISTIAN ASSEMBLY

STATEMENT OF ASSETS and LIABILITIES

AS AT 31 JULY 2022

A Fixed assets

	2022	2021
	£	£
Hockerill Christian Centre, insurance values:		
Freehold	289,379	272,999
BSCA has unrestricted use of the freehold property which is owned by Hockerill Christian Centre, a connected charity		
Furniture and equipment	48,621	46,305
	<u>338,000</u>	<u>319,304</u>

B Bank balances

	2022	2021
	£	£
Barclays Bank PLC community current account	36,419	35,271
Virgin Money PLC charity deposit account (issue 3)	28,556	28,522
Hampshire bank 1 year bond	30,633	30,541
Total	<u>95,608</u>	<u>94,334</u>

C Other assets and liabilities

	2022	2021
	£	£
<i>Assets</i>		
Tax refunds under gift aid not yet received, estimate	2,649	899
	<u>2,649</u>	<u>899</u>
<i>Liabilities</i>		
Grants to be paid in August (restricted fund)	-	-
Unbilled Pension Contributions from July	209	190
Unbilled fee for independent examination	630	600
	<u>839</u>	<u>790</u>

The financial statements were approved by the Trustees and signed on their behalf on: 25/11/23



By Steve Prince



Nigel Courtman

BISHOP'S STORTFORD CHRISTIAN ASSEMBLY (BCA)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st JULY 2022

1. Accounting policies

The financial statements have been prepared on a receipts and payments basis with a statement of assets and liabilities.

2. Direct Payments

	General funds £	Restricted funds £	Total 2022 £	Total 2021 £	
Building Hire	4,500	220	4,720	3,000	<i>note 4</i>
Cleaning	108		108	68	
Equipment	168		168	128	
Governance	786		786	600	<i>note 5</i>
Hospitality	313		313	-	<i>note 6</i>
Insurance	467		467	445	
Light, heat and water	738		738	616	<i>note 6</i>
Music	974		974	633	<i>note 7</i>
Office printing etc	46		46	140	
Outreach	1,689		1,689	1,501	
Payroll expenses	611		611	603	
Pension	1,100		1,100	-	<i>note 8</i>
Publications/Literature	572		572	1,349	
Publicity/website	712		712	677	
Remuneration	27,985		27,985	27,279	<i>note 8</i>
Repairs and renewals	322		322	238	
Speakers	30		30	50	
Staff training			-	166	
Sundries			-	-	
Travel costs			-	-	
Young people	289		289	211	
	41,410	220	41,630	37,704	

Notes on Building Hire, Governance, Hospitality, Utilities, Music and remuneration (including pensions) costs are listed below.

3. Grants paid

	General funds £	Restricted funds £	Total 2022 £	Total 2021 £
Individuals - mission support	560	14,480	15,040	12,862
Individuals - non mission support	106	-	106	848
Institutions - mission support	200	14,850	15,050	12,960
Institutions - non mission support	50	360	410	-
	916	29,690	30,606	26,670

Number of grants paid in excess of £1,000

Individuals	5	1
Institutions	5	4
Total	10	5

There were five institutions that received grants of over £1,000 in this past financial year. They were paid to Renewal North West, Chrestos Mission (Thailand), Release Trust (India), Echoes international and Noor Ministries UK.

There were five gifts from restricted funds in excess of £1,000 given to individuals this year. They were to Richard and Pam Harknett (Richard is a Trustee) to support them and the family in their activities in the Mission Field within the UK; to Will Andrews, an Evangelist with Counties; to Gabi Hariuc, a mission worker in the Republic of Moldova, who is ministering to locals and displaced Ukrainians; Mulugeta Ashagre in Ethiopia and Divanshu and Jenny who were with us in Bishop's Stortford in 2018/19 and who now work in North India.

4. Building Hire

Hillmead Primary School has been hired for this past year for our Sunday morning services, more recently evenings as well, and other activities to accommodate our larger congregation. Our spending reflects a full year of school hire, now that COVID restrictions have been lifted.

5. Governance

Governance costs this year are slightly higher as we have included all the costs of our Safeguarding responsibilities under this account, as well as some legal fees to the Land registry.

6. Hospitality and Utilities

With the COVID restrictions lifted, our hospitality and Utilities costs have risen. We expect these to rise further in the coming year, due to the cost-of-living rises being seen.

7. Music

We have had to buy equipment and music books this past year, as our music team has expanded. We are thankful that we have so many musicians for the size of the church.

8. Remuneration and Pension

No amounts were paid, or are payable, out of the funds of the charity, to any trustee, or to any person connected to them, in their capacity as a trustee.

Timothy Jones, Trustee, Elder, was paid £6,201 (2021: £6,068), from the general funds, for administrative services rendered to the charity, as permitted by the governing document.

Simon Prince, Trustee, Elder, financially independent son of Steve Prince (Trustee), was paid £21,830 (2021: £21,180), for local pastoral services rendered to the charity as permitted by the rules of the governing document.

All employees are now enrolled in a NEST Pension plan at an Employer rate of 4%.

9. Movement of restricted funds

	Balance at				Balance at
	01.08.21	Receipts	Payments	Transfer	31.07.22
	£	£	£	£	£
Missionary Fund	1,169	29,157	29,690		636
Away residential Fund	220		220		-
	1,389	29,157	29,910	-	636

- Mission Fund: to support our Mission Giving Programme
- Away residential Fund: was to be used for the church residential programme. This was cancelled and all monies held, refunded to the individuals.

BISHOPS STORTFORD CHRISTIAN ASSEMBLY

England & Wales - Charity number 1153114

Accounts



BISHOP'S STORTFORD CHRISTIAN ASSEMBLY

Registered Charity number: 1153114

Report and Financial Statements

For the Year ended 31st July 2021

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Timothy Jones
Nigel Courtman
Simon Prince
Richard Harknett

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Barclays Bank plc, Bishop's Stortford, Herts

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As of 31st July 2021, BSCA had five Trustees, three of whom were also elders.

- Steve Prince – Chairman of Trustees, Elder
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Collectively Christians provide a moral and ethical framework which offers benefits to the wider society.

Achievements and Performance

Throughout the past financial year (August 2020 to July 2021), one big event has over-ridden the activities of the charity – COVID 19. Thankfully, we were able to make use Zoom and other resources in the first part of our financial year to enable us to 'meet' and continue our acts of worship, as well as run events. This year has seen more people 'attend church' than in previous years. From March 2021, as Government guidance was issued, we were able to physically meet for a short time of weekly worship. All our services and activities are open to all, and we actively encouraged those who are not members to join us. This was possible because of the recent improvements we had made to the website and our Facebook pages.

One thing this pandemic has done, is to force us to look at ways to keep in contact with people, to offer help in the community, and ensure that we continue to support our local, UK and overseas mission activities. We are thankful that we have been able to do this.

As well as the weekly worship services, which we have streamed live on Facebook, and recorded for use on our website, we have had a couple of weeks of prayer, some men's and ladies' events, and online Zoom quizzes. We have started online small Bible Study Groups; some enable those within the church to learn more about the Bible and living the life of faith, whilst other groups, Christianity Explored, for example, are designed for those who wish to know something about Christianity for the first time. The Christianity Explored course proved popular as it was widely advertised and attracted people from outside our current church environment.

We continue to be grateful to Hillmead Primary School, for allowing us to be able to use their facilities. This has been a blessing to us as it allowed us to socially distance and still enable the church to meet.

It has been good to have a work amongst children for many years, and this has been able to flourish during this past year, and as children got older, we were able to start our youth activities. Despite being in and out of restrictions, where it was legally possible, the opportunity to meet in a socially distanced way proved popular after being in lockdown for so long, even allowing picnics and a visit to the beach.

During this time the school has asked us to help out a family who had problems through the pandemic, which we were happy to do. We also have members of the church who help with other clubs and roles within the school. It is good to be able to build relationships with those in the community.

We were able to continue the distribution of 'new home' welcome cards to new residents to the expanding part of town and also by advertising and distributing invitations to watch our 'Christmas production' on Youtube. This was a new venture for us, forced upon us by the pandemic, which resulted in over 1,000 views – more than would have come to a carol Concert!

COVID pushing us 'online' has actually helped us support global mission as it's enabled us to be in contact with those overseas, to have times together and get reports, that would not have been so easy 'face to face'.

This year we have continued to support our local missions of Stort valley Schools Trust (who support initiatives in the areas of school assemblies for primary aged children, lunch clubs and other activities for secondary school aged children), Holiday Bible week in the town (major holiday programme reaching many children during the summer break) and the Street Pastors (work that seeks to bring practical and emotional assistance to younger people who are out enjoying their evenings but who may then need help), as well as those overseas from The Bahamas to India, and many more in between.

This year we were also able to support diverse overseas projects, including funding for both primary and secondary schooling in Pakistan. The special mission project saw support sent to a medical centre in rural Angola which is the major health care provider in the province.

We are looking forward to being able to resume more of our activities over the coming year, as it becomes possible, although we still will utilize the online Zoom meetings and experiences we have gained, to reach out to more of the community of Bishop's Stortford.

Financial Review

31st July 2021		31st July 2020
Cash position:		
£ 73,048	Receipts	£ 59,443
£ 64,374	Payments	£ 60,031
£ 8,674	Net receipts/(payments)	(£ 588)
£ 94,334	Bank balances	£ 85,660
Grants paid		
£ 26,670	Value of grants paid	£ 18,707

There were four institutions that received grants of over £1,000 in this past financial year. They were paid to Renewal North West, The Jesus Saves Medical Mission, Angola, Release Trust, India and Noor Ministries UK. Full details in note 3 on page 11 of the accounts.

BSCA has introduced a Reserve Policy from December 2020, and it is in line with the Charity Commission general guidance. Overall reserves are reviewed at the quarterly Trustee meetings. Our funding stream has seen a small increase over recent years and the accounts have shown a relatively consistent reserve balance.

The level of reserves, in our opinion, is not excessive, and as we expected last year, we will see an increase in our expenditure with the weekly hire of Hillmead School for Sunday services, and costs related to repairs that had to be postponed due to COVID-19.

Trustees' responsibilities

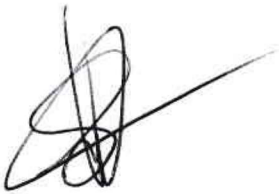
Charity law requires us as Trustees to prepare financial statements for each accounting year, which record the receipts and payments of the charity for the year.

We are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the Trustees and signed on their behalf on: 9th January 2022



Steve Prince



Nigel Courtman

Independent Examiner's Report

To the Trustees of

BISHOP'S STORTFORD CHRISTIAN ASSEMBLY

I report to the trustees on my examination of the accounts of the Bishop's Stortford Christian Assembly (the charity) for the year ended 31st July 2021 which are set out on pages 8 to 12.

Responsibilities and basis of report

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145 (5) (b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Andrew Geary

For and on behalf of:

Geary Partnership
Chartered Accountants
159a Chase Side
Enfield
EN2 0PW

Date: 12 January 2022

BISHOP'S STORTFORD CHRISTIAN ASSEMBLY

RECEIPTS AND PAYMENTS ACCOUNT

AS AT 31ST JULY 2021

	Unrestricted general funds	Restricted funds	2021 £	2020 £
Receipts				
<i>Charitable receipts</i>				
Grants and gifts received	37,398	24,977	62,375	50,111
Tax refunds under gift aid	9,827	250	10,077	9,038
	47,225	25,227	72,452	59,149
<i>Other receipts</i>				
Interest received	596	-	596	294
Total receipts	47,821	25,227	73,048	59,443
Payments				
<i>Charitable payments in furtherance of the charities objectives</i>				
Direct payments <i>note 2</i>	37,542	162	37,704	41,324
Grants paid <i>note 3</i>	748	25,922	26,670	18,707
Total payments	38,290	26,084	64,374	60,031
Net receipts/(payments) before transfers	9,531	(857)	8,674	(588)
Transfers between funds	0	0	-	-
Net movement in funds	9,531	(857)	8,674	(588)
Balances at 1st August, 2020	83,414	2,246	85,660	86,248
Balances at 31st July, 2021	92,945	1,389	94,334	85,660

BISHOP'S STORTFORD CHRISTIAN ASSEMBLY

STATEMENT OF ASSETS and LIABILITIES

AS AT 31 JULY 2021

A Fixed assets

	2021	2020
	£	£
Hockerill Christian Centre, insurance values:		
Freehold	272,999	257,546
BSCA has unrestricted use of the freehold property which is owned by Hockerill Christian Centre, a connected charity		
Furniture and equipment	46,305	44,100
	<u>319,304</u>	<u>301,646</u>

B Bank balances

	2021	2020
	£	£
Barclays Bank PLC community current account	35,271	27,193
Virgin Money PLC charity deposit account (issue 3)	28,522	28,467
Hampshire bank 1 year bond	30,541	30,000
Total	<u>94,334</u>	<u>85,660</u>

C Other assets and liabilities

	2021	2020
	£	£
<i>Assets</i>		
Tax refunds under gift aid not yet received, estimate	899	735
	<u>899</u>	<u>735</u>
<i>Liabilities</i>		
Grants to be paid in August (restricted fund)	-	1,125
Unbilled Pension Contributions from July	190	
Unbilled fee for independent examination	600	600
	<u>790</u>	<u>1,725</u>

The financial statements were approved by the Trustees and signed on their behalf on: *9th January 2022*



By Steve Prince



Nigel Courtman

BISHOP'S STORTFORD CHRISTIAN ASSEMBLY (BSCA)

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31st JULY 2021

1. Accounting policies

The financial statements have been prepared on a receipts and payments basis with a statement of assets and liabilities.

2. Direct Payments

	General funds £	Restricted funds £	Total 2021 £	Total 2020 £	
Building Hire	3,000		3,000	3,187	<i>note 4</i>
Cleaning	68		68	340	
Equipment	128		128	788	
Governance	600		600	720	
Hospitality	-		-	62	
Insurance	445		445	424	
Light, heat and water	616		616	889	
Music	633		633	704	
Office printing etc	140		140	626	
Outreach	1,475	26	1,501	457	<i>note 5</i>
Payroll expenses	603		603	539	
Publications/Literature	1,263	86	1,349	649	<i>note 6</i>
Publicity	677		677	1,665	
Remuneration & Pension Contributions	27,279		27,279	26,073	<i>note 7</i>
Repairs and renewals	238		238	3,684	
Speakers	-	50	50	85	
Staff training	166		166	129	
Sundries			-	-	
Travel costs			-	-	
Young people	211		211	303	
	37,542	162	37,704	41,324	

Notes on Building Hire, outreach, publications and remuneration costs are listed below.

3. Grants paid

	General funds	Restricted funds	Total 2021	Total 2020
	£	£	£	£
Individuals - mission support	-	12,862	12,862	12,060
Individuals - non mission support	748	100	848	250
Institutions - mission support	-	12,960	12,960	6,347
Institutions - non mission support	-	-	-	50
	748	25,922	26,670	18,707

Number of grants paid in excess of £1,000

Individuals	1	3
Institutions	4	2
Total	5	5

There were four institutions that received grants of over £1,000 in this past financial year. They were paid to Renewal North West, The Jesus Saves Medical Mission, Angola, Release Trust, India and Noor Ministries UK. The one gift in excess of £1,000 given to an individual was to Richard and Pam Harknett (Richard is a Trustee) to support them and the family in their activities in the Mission Field within the UK.

4. Building Hire

Hillmead Primary School has been hired for this past year for our Sunday morning services, more recently evenings as well, and other activities to accommodate our larger congregation. Sadly, COVID-19 had restricted our meeting together (under Government legislation) so the costs this year are lower.

5. Outreach

With COVID restricting the majority of our activities at the end of 2020, we decided to do a larger than normal Christmas literature distribution within the community. This, and our continued 'new home card' distribution, has resulted in higher costs than last year.

6. Publications and literature

With many services and activities being online, via Zoom, we decided to run a number of courses for the church and community. Many of these required workbooks and new materials, resulting in a higher cost than last year. We will be able to utilise these course handbooks again, in the future.

7. Remuneration

No amounts were paid, or are payable, out of the funds of the charity, to any trustee, or to any person connected to them, in their capacity as a trustee.

Timothy Jones, Trustee, Elder, was paid £6,068 (2020: £6,533), from the general funds, for administrative services rendered to the charity, as permitted by the governing document.

Simon Prince, Trustee, Elder, financially independent son of Steve Prince (Trustee), was paid £21,180 (2020: £21,145), for local pastoral services rendered to the charity as permitted by the rules of the

governing document. All employees are now able to take advantage of a NEST Pension plan at an Employer rate of 4%.

8. Movement of restricted funds

	Balance at 01.08.20 £	Receipts £	Payments £	Transfer £	Balance at 31.07.21 £
Hillmead Fund	-				-
Missionary Fund	2,026	25,227	26,084		1,169
Away residential Fund	220		-		220
	2,246	25,227	26,084	-	1,389

- Hillmead Fund: for the funding of the Hillmead School hire
- Mission Fund: to support our Mission Giving Programme
- Away residential Fund: to be used for the church residential programme. Due to COVID-19, these plans are now postponed until 2022.