



BISHOP'S STORTFORD CHRISTIAN ASSEMBLY

Registered Charity number: 1153114

Report and Financial Statements

For the Year ended 31st July 2021

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Legal and Administrative Details of the Charity for the year ended 31st July 2021

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:

Steve Prince
Timothy Jones
Nigel Courtman
Simon Prince
Richard Harknett

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 2021

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 2021, BSCA had five Trustees, three of whom were also elders.

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

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

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

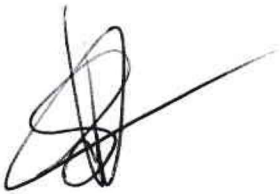
Charity law requires us as Trustees to prepare financial statements for each accounting year, which record the receipts and payments of the charity for the year.

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
	319,304	301,646

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	94,334	85,660

C Other assets and liabilities

	2021	2020
<i>Assets</i>	£	£
Tax refunds under gift aid not yet received, estimate	899	735
	899	735
<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
	790	1,725

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.