



BISHOP'S STORTFORD CHRISTIAN ASSEMBLY

Registered Charity number: 1153114

Report and Financial Statements

For the Year ended 31st July 2022

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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.

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

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 OPW

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
	338,000	319,304

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	95,608	94,334

C Other assets and liabilities

	2022	2021
	£	£
<i>Assets</i>		
Tax refunds under gift aid not yet received, estimate	2,649	899
	2,649	899
<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
	839	790

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 (BSCA)

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.