



BISHOP'S STORTFORD CHRISTIAN ASSEMBLY

Registered Charity number: 1153114

Report and Financial Statements

For the Year ended 31st July 2023

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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

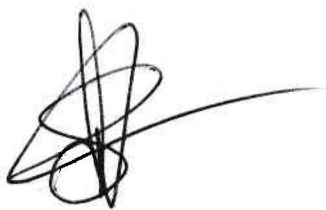
Charity law requires us as Trustees to prepare financial statements for each accounting year, which record the receipts and payments of the charity for the year.

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 ASSEMBLY (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 01.08.22	Receipts	Payments	Transfer	Balance at 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.