



**BISHOP'S STORTFORD CHRISTIAN ASSEMBLY**

Registered Charity number: 1153114

**Report and Financial Statements**

**For the Year ended 31<sup>st</sup> July 2024**

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## **Legal and Administrative Details of the Charity for the year ended 31<sup>st</sup> July 2024**

### **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 (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

### **Independent Examiner for the Accounts is:**

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

### **Social Media Details**

Website: [bsca-biblechurch.org.uk](https://bsca-biblechurch.org.uk); Facebook: [www.facebook.com/BSCABibleChurch](https://www.facebook.com/BSCABibleChurch)

**Trustees' Annual Report for the Bishop's Stortford Christian Assembly (BSCA),**  
**Charity number: 1153114, for the year ended 31<sup>st</sup> July 2024**

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 2024, BSCA had six Trustees, one of whom was an elder.

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

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 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		<b>56,979</b>	<b>27,972</b>	<b>84,951</b>	<b>76,502</b>
Payments					
<i>Charitable payments in furtherance of the charities objectives</i>					
Direct payments	note 2	55,448	1,170	56,618	53,440
Grants paid	note 3	3,750	25,505	29,255	33,907
Governance Costs	note 5	793		793	1,347
Total payments		<b>59,991</b>	<b>26,675</b>	<b>86,666</b>	<b>88,694</b>
Net receipts/(payments) before transfers		(3,012)	1,297	(1,715)	(12,192)
Transfers between funds		0	0	-	-
Net movement in funds		<b>(3,012)</b>	<b>1,297</b>	<b>(1,715)</b>	<b>(12,192)</b>
Balances at 1st August, 2023		81,747	1,669	83,416	95,608
Balances at 31st July, 2024		<b>78,735</b>	<b>2,966</b>	<b>81,701</b>	<b>83,416</b>

# 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
	<b>423,989</b>	<b>378,561</b>

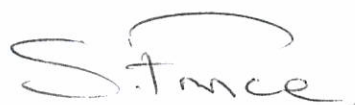
### B Bank balances

	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	<b>81,701</b>	<b>83,416</b>

### C Other assets and liabilities

	2024	2023
	£	£
<i>Assets</i>		
Tax refunds under gift aid not yet received, estimate	1,156	1,107
	<b>1,156</b>	<b>1,107</b>
<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
	<b>933</b>	<b>850</b>

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 ASEMBLY (BSCA)

## NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31<sup>st</sup> 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	
	<b>55,448</b>	<b>1,170</b>	<b>56,618</b>	<b>53,440</b>	

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

### 3. Grants paid

	<b>General funds £</b>	<b>Restricted funds £</b>	<b>Total 2024 £</b>	<b>Total 2023 £</b>
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
	<b>3,750</b>	<b>25,505</b>	<b>29,255</b>	<b>33,907</b>

Number of grants paid in excess of £1,000

Individuals	5	6
Institutions	4	3
<b>Total</b>	<b>9</b>	<b>9</b>

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		-
	<b>1,669</b>	<b>27,972</b>	<b>26,675</b>	<b>-</b>	<b>2,966</b>

- 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.