



BISHOP'S STORTFORD CHRISTIAN ASSEMBLY

Registered Charity number: 1153114

Report and Financial Statements

For the Year ended 31st July 2025

Table of Contents

Page 1	Table of Contents
Page 2	Legal and Administrative Details
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 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').

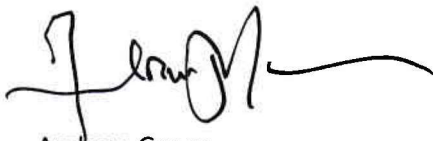
I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145 (5) (b) of the Act.

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>					
Resale of equipment				-	
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	note 2	62,457	256	62,713	56,618
Grants paid	note 3	6,018	25,128	31,146	29,255
Governance Costs	note 5	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 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 it's 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.