

CHRISTIAN COMMUNITY TRUST FOR NORWICH AND NORFOLK LTD

Annual Report and Accounts for the year ended 31st March 2025

Registered Charity in England No: 1105340

Company Registration No: 5079406

Trustees Annual Report for the period from 1st April 2024 to 31st March 2025

The trustees present their report and the accounts for the year ended 31st March 2025

Reference and administrative details

The charity is also known by the following names, which operate as separate projects or activities under the main charity:

Dreams and Visions
Network Norwich

Registered charity number	1105340
Company number	5079406
Charity's principle address	Gunn's Cottage Smallburgh Road Barton Turf Norfolk NR128YT
Company's registered office:	24 Golden Dog Lane Norwich NR3 1BP
Company secretary:	Mr Howard Green
Governing Document:	Memorandum and Articles of Association Incorporated.

Names of the charity trustees (who are also the directors of the company) who manage the charity.

Mrs B Collyer
Mr H Green
Miss A Heydon
Miss L Lain-Rogers

Names and address of advisers

Bankers	The Co-operative Bank plc Skelmersdale Lancashire
Independent Reviewer	Mr J Payne 35 Henby Way NORWICH, NR7 0LD

Governance of the Charity

The charity is constituted as a company limited by guarantee, not having a share capital. The company is governed by the Memorandum and Articles dated 22nd March 2004. The liability of the members is limited by guarantee to £10 per member, the total liability is £40. The trustees are appointed by members of the company.

Management & Governance Structure

Four Trustees have run the Christian Community Trust for Norwich and Norfolk Ltd over this period, each with differing backgrounds and expertise that can contribute to the delivery of the charity's objectives.

The policy and key operating decisions (i.e. budget setting, risk management) of the charity rest with the Trustees who meet regularly to monitor the activities of the charity.

During the year, CCTNN directly employed four staff in connection with the Network Norwich operation. Others were paid on a self-employed basis in the different projects to deliver the activities of the charity.

Objectives and activities

The principle activity of the charity is to advance the Christian religion within the City of Norwich, the County of Norfolk and worldwide.

The trust aims to encourage service and unity in Norwich and Norfolk. It is particularly intended to release and support Christians who see how things might be different and who want to work with others to turn these dreams and visions into reality for their community.

Summary of the main activities in relation to these objects.

The Christian Community Trust for Norwich and Norfolk Ltd make small grants to individuals and groups to meet immediate needs through Dreams and Visions. The resources are derived locally and nationally.

Most of the support given through **Dreams and Visions** in the year to March 2025 has been to provide counselling to individuals experiencing difficulties in the workplace and family relationships which are affecting their ability to work effectively. Grant was also given towards the cost of providing family counselling and for respite support. We also paid for extra supervision for the counsellors at a school in Manchester and for support for disadvantaged children at the same school. Some funding has been given for spiritual direction. The grants have mainly been awarded in England, with a few in Greece and one in Ghana.

In addition:

- Christian Retreats in Norwich for individuals
- Brave movement which works to end sexual violence towards children - £5000
- Forerunners for Christ - missionary organisation in Ghana £1050

Policy on grant making

Projects are considered by the trustees on a regular basis, which meet the aims of the charity and serve the local community.

Grants of were made during the period as follows:-

Total Grants awarded £59,160

The Trust also runs the following activity:

Network Norwich

The Trust employs the staff that run, and actively supports, www.networknorwich.co.uk. This is a very successful internet service for the Christian Community of the Norfolk area.

Financial review

During the period the charity received income as follows:

Network Norwich - Sales of Advertisements	£18,788
Donations, including Gift Aid	£65,814
Good News for Norfolk	£ 5,380

Expenditure

The main costs to the charity were those of salaries and pensions for Network Norwich. The end-of-year financial administration work is undertaken by a book keeper. Daily administrative work in overseeing the payments of grants is undertaken by the Chairman and £500 for expenses was received by her to cover broadband and printing costs.

Reserves Policy

On an annual basis the Trustees consider the level of reserves they wish to retain that are appropriate to meet the Charity's needs and circumstances. This is based on the charity's size and level of commitment held. The Trustees endeavour not to set aside funds unnecessarily and aims to hold no more than 6 months running costs in unrestricted funds.

Risk Statement

The Trustees have and continue to review the major strategic, business and operational risks, which a small charity with few employees is likely to be exposed to. A framework has been established and procedures are in place to identify, monitor and review these risks on a regular basis.

All major insurable risks have been covered by the charity's insurance coverage. Contracts and associated risks are reviewed before being finalised to ensure they do not significantly impact (negatively) upon the charity's ability to fulfil its objectives.

We noted the risks associated with 'custom and practice' and possible lack of transparency in how we represent charity income and expenditure. In response, we have made decisions about clarifying both this year's accounts and forthcoming years.

Signed
Howard Green
Company Secretary

Approved by the Trustees on 8th December 2025

Bridget Collyer, Chairman
CHRISTIAN COMMUNITY TRUST FOR NORWICH & NORFOLK LTD

Christian Community Trust for Norwich and Norfolk Ltd
INCOME AND EXPENDITURE ACCOUNT 1.4.24 to 31.3.25

		2024/25	2023/24	2024/25	2023/24
INCOME					
Donatlons and Grants	Anonymous donor through Stewardship	56,000	75,615		
	Miscellaneous donations	45	145		
	Network Norwich	8,818	5,090		
				64,863	80,850
Gift Aid	CCTNN	344	411		
	Network Norwich	607			
				951	411
Trading Activities	Network Norwich				
	Sales of adverts	18,788	18,225		
	Good news for Norwich	5,380	6,788		
				24,168	25,013
TOTAL INCOME				89,982	105,863

		2024/25	2023/24	2024/25	2023/24
EXPENDITURE					
Administration	Network Norwich	1,949	1,840		
	CCTNN	1,030	326		
Miscellaneous	Network Norwich	104	95		
Printing	Good News for Norwich	2,685	2,775		
Salaries	Network Norwich	21,482	24,773		
Bonus	Network Norwich	5,601	3,390		
Pension Contributions	Network Norwich	699	641		
				33,549	34,001
Grants made	CCTNN	59,160	69,175		
				59,160	69,175
TOTAL Expenditure				92,708	103,176
	Excess Expenditure over income			2,727	
	Excess Income over Expenditure				2,687
				89,982	105,863

**CHRISTIAN COMMUNITY TRUST FOR
NORWICH & NORFOLK LTD**

Balance Sheet

31st March 2025

	Total this year	Total for last year
Current assets		
Cash at Bank and in hand	34,530	37,263
Total current assets	34,530	37,263
Net current assets	34,530	37,263
Total assets	£34,530	£37,263
Funds of the charity		
Unrestricted funds	34,530	37,263
Restricted funds		
Closing Balances		
CCTNN	5,760	9,563
Network Norwich	28,770	27,700

Total net assets	£34,530	£37,263
Total Assets	£34,530	£37,263

Christian Community Trust for Norwich and Norfolk Ltd
INCOME AND EXPENDITURE ACCOUNT 1.4.24 to 31.3.25

		2024/25	2023/24	2024/25	2023/24
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**CHRISTIAN COMMUNITY TRUST FOR
NORWICH & NORFOLK LTD**

Balance Sheet

31st March 2025

	Total this year	Total for last year
Current assets		
Cash at Bank and in hand	34,536	37,263
Total current assets	34,536	37,263
Net current assets	34,536	37,263
Total assets	£34,536	£37,263
Funds of the charity		
Unrestricted funds	34,536	37,263
Restricted funds		
Closing Balances		
CCTNN	5,763	9,563
Network Norwich	28,773	27,700

Total net assets	£34,536	£37,263
Total Assets	£34,536	£37,263



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/ members of

Charity Name

Christian Community Trust for Norwich & Norfolk

On accounts for the year ended

31st March 2025

Charity no (if any)

1108363

Set out on pages

1 and 2

(remember to include the page numbers of additional sheets)

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the

Independent examiner's statement	<p>In connection with my examination, no matter has come to my attention .</p> <p>1. which gives me reasonable cause to believe that in, any material respect, the requirements:</p> <ul style="list-style-type: none"> · to keep accounting records in accordance with section 130 of the Charities Act; and · to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or <p>2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.</p> <p><i>* Please delete the words in the brackets if they do not apply.</i></p>		
Signed:		Date:	11th November 2025
Name:	John Payne		
Relevant professional qualification(s) or body (if any):	ACMA		
Address:	35 Henby Way		
	Norwich		
	NR7 0LD		
Section B	Disclosure		
	Only complete if the examiner needs to highlight material problems.		

**Give here brief details
of any items that the
examiner wishes to
disclose.**