

St Nicholas Church Dereham

Registered Charity No. 1133960



Annual Report 2022

Queries and Correspondence: The Administrator, Church Office, Church Street, Dereham,
NR19 1DN

Telephone: 01362 693143

E-mail: parish.office.dereham@gmail.com

Website: derehamanddistrictteam.org.uk

Banks: Current Account The Coop Bank

Restricted Funds and Reserves: COIF (Charities Official Investment Fund)

.....

DEREHAM PCC MEMBERS 2022

(Numbers in brackets signify when first elected)

CLERGY: **Rector (PCC Chair)** Reverend Canon Paul Cubitt

CHURCHWARDENS:

Sheila Hanmer (2018), Marion Morgan (June 2021)

DEANERY SYNOD REPRESENTATIVES:

Tom Cross (April 2022)

Lynn Hearn (May 2022)

ELECTED MEMBERS:

Kate Baldry (2021)

Melva Brunning (2019)

Roger Hodson (2021)

Robert Lake (2017)

Julie Benstead (2022)

Suzanne Warner (2022)

COOPTED MEMBER:

Evelyn Speed (2021) Resigned February 2023

Mark Thorpe (2022)

.....

St Nicholas Annual Report 2022

Title		Author	Page
Introduction		The Rector	4
Report from the PCC	Review of 2022*	Dinah Reed (Secretary) Completed by L. Hearn	5
Ministry	Deanery Synod* Mother's Union Benefice Prayer Group	Tom Cross Ann Johnston	7-9
Worship	Servers & Acolytes	Barbara D'Arts	9
	Music	Richard Bower	9
	Flowers	Val Fisher	10
	Bells	Paul Edwards	10
The Electoral Roll*		Geoff Hearn	11
Compliance	Safeguarding*	Ruth Hodson	11
Buildings & Churchyard	Fabric Report*	Churchwardens	12
	Building Project	Lynn Hearn	13
	Churchyard Working Party	Geoff Hearn	13
Finance *	Treasurer's Report*	Robert Lake	14
	Planned Giving	Marguerite Otty	16
	Fundraising Committee	Lynn Hearn	17
Our way to a greener, fairer world	EcoChurch Food Bank Traidcraft	Kate Baldry Kate Baldry Kate Baldry	18
Social	Fellowship	Melva Brunning	19

Items with an asterisk are statutory requirements of an annual report.

INTRODUCTION

It is so good to look back on a year which felt more normal after two years of pandemic disruption. It is good to see congregation numbers back to pre-pandemic levels as well with new faces around. 2022 will be remembered by me for the arrival of the Reverend Laura Purnell taking on a new post of part time team vicar of Shipdham and Bradenham along with a school's worker brief. Laura has brought with her an enthusiasm for young people and has started work in being known in our secondary schools, where there has been little contact with the church in the past. It was a delight to welcome Northgate High School to St Nicholas' for their first Christmas Concert. We pray this link will grow. We also said farewell to the Reverend James Rosie, who left for Chesterton in Staffordshire to be nearer to his long-term girlfriend. He is greatly missed as a colleague in the team. Before the end of year a parish profile was being worked on with interviews set early in 2023. We can now confirm the Reverend Rachael Dines will be joining us in the summer of 2023.

I have always been passionate about open churches and the bridges they build into the community. While we may have few visitors each day, many walk past the open doors. They, I believe, know the church is open for them if they need it. A locked door communicates the opposite. Over the summer the charity BREAK organised a sculpture trail across Norwich and Norfolk. We provided a home for a Woolly Mammoth and saw around 4,000 visitors come in and explore our church. A good number of the visitors were local and had not been into the church before.

As you read the reports that follow you will see how many people are involved in the life of the church. As I was writing the following verses from 1 Corinthians 12 came to mind:

Indeed, the body does not consist of one member but of many. If the foot would say, 'Because I am not a hand, I do not belong to the body,' that would not make it any less a part of the body. And if the ear would say, 'Because I am not an eye, I do not belong to the body,' that would not make it any less a part of the body. If the whole body were an eye, where would the hearing be? If the whole body were hearing, where would the sense of smell be? But as it is, God arranged the members in the body, each one of them, as he chose. If all were a single member, where would the body be? As it is, there are many members, yet one body. The eye cannot say to the hand, 'I have no need of you,' nor again the head to the feet, 'I have no need of you. On the contrary, the members of the body that seem to be weaker are indispensable, and those members of the body that we think less honourable we clothe with greater honour, and our less respectable members are treated with greater respect, whereas our more respectable members do not need this. But God has so arranged the body, giving the greater honour to the inferior member, ²⁵that there may be no dissension within the body, but the members may have the same care for one another. If one member suffers, all suffer together with it; if one member is honoured, all rejoice together with it.

Now you are the body of Christ and individually members of it.

So much happens inside and outside of the church by individuals and groups. We are indebted to people's care, devotion, and commitment to see things happening.

A parable.

Adjoining the churchyard is the Church Allotment (part of the Headborough Charity portfolio) which had over the years become more and more overgrown. There were broken greenhouses and tumbled down sheds, briars had taken over a third of the site. Nettles were chest height. It was a mess, and we did not know what to do with it. With thanks to Bradley Spurgeon, Richard Hanmer, and the Monday working party, the site has started to be cleared. We have no idea what the site will look like in a years' time or how it will be used. But it will have a future and it will have a purpose and it will be good. There is a cultural negativity in the nation which also effects the churches. Some have given up hoping and praying for a better future. Sometimes it feels a bit like the old overgrown allotment, tired and neglected, and the task to turn it round is too big. I have never believed this. So, I rejoice over the efforts being made to make what was once lost and abandoned into something beautiful and life giving. I believe the same for the Church of England, that with prayer, faithful service, and a commitment to the Gospel of salvation we will see renewal and new life in the power of the Holy Spirit.

Reverend Canon Paul Cubitt

Review of 2022 ~ A report from the PCC

2022 started in a positive way for the PCC of St Nicholas Dereham. We looked forward to a Benefice Away Day ~ an opportunity for thought and prayer for spiritual revival. Our plans were scuppered by the resurgence of Covid, but our Vision Day was held on March 19th in the Baptist Church. It was well-attended and stimulated many ideas of ways to serve Dereham. It was open to the benefice, and it was the first opportunity for many to meet Laura Purnell, the new vicar of Shipdham. The prospect of closer working between the churches of the benefice is a great joy, as are the joint services on the fifth Sunday of a month with all the churches within the community of Dereham.

Within our own church community, we have continued to ensure that we comply with statutory rules that keep us safe. Ruth Hodson has worked hard to make us aware of the training that officers and all who help in the church need to undertake. Ensuring the safety of children and vulnerable adults has been an important priority and we are grateful for the cooperation of the congregation. We have also reviewed safety procedures within the church, evacuation procedures of the church building, and policies for lone working. We thank Ruth and Roger Hodson for their work on our behalf and our Wardens, Sheila and Marion, who continue to shoulder the extra role of Fabric Officer so essential in the implementation of these policies.

The Parish Meeting and Annual Parochial Church Meeting was held on April 3rd this year. We said goodbye to Ann Betts and Barbara D'Arts and thanked them both for their many years of service to the Church of St Nicholas. We welcomed to the PCC Julie Benstead, Susanne Warner and Tom Cross, who became our Deanery Synod Representative. We welcome back Lynn Hearn who was also voted to the Deanery Synod at the end of May. The PCC were pleased to co-opt Mark Thorpe, the Treasurer of Headborough, to the PCC.

2022 started positively in another respect. We were so thankful that we were able to pay our parish share in full in 2021 and are grateful to our congregation for their amazing gifts that made it possible. The problem remained at the beginning of 2022 that we were not paying our way; the planned giving totals were much reduced meaning that we were unable to plan expenditure. Also, our income is spent almost entirely on our parish share and other essentials are neglected. Our aim in 2022 was to encourage those that give to make a commitment to regular giving. In these difficult economic times, we were not asking for more but for a different way of giving. The PCC voted to accept the Parish Giving Scheme on the recommendation of the diocese in our July meeting. This scheme forms part of the way we can donate money and does much to ensure regular donation at minimal effort for the parish. Our stewardship initiative which usually takes place in May was postponed to September, so the scheme could be better promoted.

Our hosting the Woolly Mammoth, a crochet-covered model of a mammoth, has drawn many visitors to our church. Thank you to all who manned the church during the months of July and August. The PCC is grateful for your help. We are also thankful for those who helped promote our church at Dereham Day on May 14th. We were fortunate that Paul Cubitt brought his small bell tower and children could have a go at ringing the bells. On our stall we tried to make people aware of the heritage of St Nicholas and our service to the community for hundreds of years.

Also featured on the stall at Dereham Day were our plans for toilets and a meeting room. The plans drawn up by Nicholas Jackson were accepted in March by the PCC and in June we were still awaiting a further visit by the DAC.

September started with a Back-to-School service and Harvest Festival, followed later by a Harvest Supper at Meeting Point.

Sadly, after 70 years on the throne, HM Queen Elizabeth II died peacefully in September. While the nation mourned, St. Nicholas became a hub in Dereham for prayer, contemplation, and an opportunity to sign the town's book of condolence.

The last quarter of the year was dominated by rising energy costs and rises in the cost of living which affected us all. We saw the departure of James Rosie, Team Vicar at Swanton Morley. James left to take up a post in Staffordshire to be near his partner and her family. We wish him well for the future. In December we welcomed the Reverend Tori Ventmore-Rowland, a curate on a three-month placement. Tori has fitted in well and has supported Paul and the team through Christmas and into 2023. We were able to return to Christingle Services in church and the building was decorated with trees and floral arrangements again.

Dinah Reed PCC Secretary until September 2022

MINISTRY

Dereham and Mitford Deanery Synod

The PCC has two representatives on the Dereham and Mitford Deanery Synod, until April Sheila Hanmer and Barbara D'Arts, who stepped down at the APCM, and after April 2022, Tom Cross and Lynn Hearn were elected. 2022 saw a full programme of face-to-face meetings - the first since Covid 19 restrictions were lifted.

Our first meeting of the year took place on 16th March 2022 at Swanton Morley. Agenda items discussed included the identity and purpose of Deanery Synod, the Covenant for Clergy Care and Well-Being, and the Diocesan Strategy Review, specifically looking at buildings and how congregations and clergy can work with the Diocese to look after them. Reassurance was given that the Review is about looking at our churches as Heritage and finding sustainable options for the future. The Commission will report back this year.

July's meeting was held at Easton. Items included updates from each of our Benefices, Rev James Rosie gave a presentation on the Church's Living in Faith and Love programme, Rev Paul Cubitt spoke about the Parish Giving Scheme and there was a discussion around practical help with raising revenue.

On 13th October DS met at Gressenhall. Members welcomed +Jane who spoke about the Diocesan Vision and Mission. She spoke about working collaboratively and is keen to include the Deanery's perspective. She encouraged Deanery Reps to ensure that DS is on their PCC Agenda regularly so that issues can be raised both ways. Paul Roast, Director of Breckland Youth for Christ, presented on the work of NBYfC. A member advised DS that it is proposed that parishes undertake a review of their likely future viability as a basis for discussion. Benefice updates were shared, and official business discussed including notification of the forthcoming elections and the resignation of the Lay Chair.

Clergy news – Reverend Laura Purnell installed at Shipdham, Reverend Miriam Fife at Litcham, Reverend James Rosie and Reverend Stephen Wilson moved to new positions, Reverend Ailsa Whorton took over as Chaplain at the Swanton Morley barracks.

Elections to Deanery Synod are due this year. PCCs will be asked to elect Members at their APCMs for a two-year term. The Lay Chair is resigning so elections will be held for this position at the July meeting. There are also vacancies for Diocesan Synod – 2 Clergy and 1 Lay, elections will take place at the March DS meeting. Finally, Rev Mark McCaghrey is stepping down as Rural Dean.

Deanery Synod Secretary

Dates of DS Meetings 2023

8th March, 4th July, 12th October

Mothers Union Annual Report 2022

After the restrictions of covid and lockdown MU re-established monthly meetings during 2022 with a varied programme including a Book and Quiz afternoon, a Spring Miscellany for Holy Week organised by Meg Ackroyd, Janet Barrow and Margaret Hunt, a Quiet Day at Swanton Morley Church led by Laura Purnell, Desert Island Discs with Steve Boyce and a talk by Alison Atkins on her teaching experiences in Polynesia and elsewhere. Sheila Hanmer and Marion Morgan also gave talks on their trips to the Holy Land and Oberammergau.

Some members attended the installation of Felicity Kendall as Diocesan President at Fakenham and the covid delayed MU 120th year celebration event at Swaffham as well as leading midday prayers at Norwich Cathedral.

A few members continue to make tapestry crosses for the NNUH Chaplaincy Department, and we have made donations to the Diocesan MU, to Mary Sumner House and to AFiA which provides holidays for needy families. For various reasons we were unable to purchase gifts for the Angel Tree project for prisoners' children, which we usually do, but sent a donation instead.

The Committee remains the same as it has been for several years. We have welcomed 3 new members during the year, but numbers are down from our pre-covid membership of 37 and we would very much welcome new people to join us.

Ann Johnston

The Benefice Prayer Meetings.

During 2022, our prayer meetings took place via Zoom, at 7.00pm, on the first Tuesday of each month. The Zoom link was provided on request, having been publicised in the weekly Newsletter.

Taking into consideration feedback from regular participants, we arranged for each meeting to comprise an extended session, allowing us to meet for approximately 80 minutes. Since the 'basic' free Zoom membership plan restricts the length of a session to 40 minutes, we split our meetings. The first part was a preparation for prayer which included a Bible passage with time for reflection. We worked through Paul's letter to the Philippians during several sessions. In the interval following the close of this Zoom session, we followed a link to a related praise song on YouTube. We then re-joined the Zoom meeting to focus on praying together.

Our prayers focussed on the Churches of Dereham and the villages, our Church leaders, local communities and activities, current events here and around the world, and prayers for healing and peace for individuals who had requested our prayer support.

From January 2023 we are exploring alternative formats for these prayer meetings, including the option of meeting 'in person'.

Contact Carolyn on carolyn@woodengate.plus.com for information.

WORSHIP

Servers and Acolytes

During 2022 the small team of crucifers: Josie, Derrick and Kim, robed for the 9.30am service each Sunday. As planned, the opportunity was taken to ensure that all those who served, had up-to-date permission certificates from the Bishop, allowing them to assist with administering communion as soon as it is practical and safe to do so. In the meantime, the Rector re-introduced assistance with administering communion by those who already had permission to do so; including Richard Hanmer, Tom Cross and Barbara D'Arts. The Crucifer and a member of the congregation serving team assisted with the chalice. At the end of 2022 David Song came forward expressing a wish to serve. We look forward to him actively joining the small crucifer team early 2023.

Barbara D'Arts

Music Report 2022

Throughout 2022 I played lots of interesting organ music before, after and during communion at 50 9.30 services. I could conclude my report there, for there hasn't been a single Sung Evensong in the year. Without a choir we have lost so much music. But I must say how imaginative and well planned have been the Rector's 9.30 services with interesting hymns exploring the theme of the service. He has certainly explored our new hymn book, "Hymns for Refreshing Worship", and found many new hymns appropriate to the service; there are often new words to well-known tunes and sometimes new songs as well, some of which I have found uplifting!

Without a choir we have been ably led by two singers at each service. I must thank them for their preparation and confident performance, and it has been a joy to see this system working so well. Thank you, Clare, Sue and Marjorie.

I played for 15 funeral or memorial services at St Nicholas this year, and for what seems to be the lowest number of weddings in church since I have been Director of Music here; just 3.

Our organ continues to sound good and work well. We had just two organ recitals in the year; the first was by me, to celebrate the Platinum Jubilee of Queen Elizabeth II that included Crown Imperial, Pomp & Circumstance, and Jerusalem before the concluding Widor Toccata.

The second was by David Flood, who was Organist and Master of the Choristers at Canterbury Cathedral, before he retired to our locality last year. His was In Tribute to Her late Majesty Queen Elizabeth II but it was vibrant, lively, and included the Bach Toccata & Fugue in d minor; he also concluded with the Widor.

The Mid Norfolk Singers performed two concerts in church and for the first they used my little Handel II continuo organ, which I used also for much of the service on the Sunday. They also performed Messiah with their new conductor in December. There was also a Dereham Band concert and a concert in lighter vein by West End has Faith, including music from musicals with a Christian flavour.

Christmas wasn't the same without a choir, but we had a good congregational carol service on 17th December.

Richard Bower.

Flower Arrangers

This was quite a busy year for the 'Flower Ladies' with the celebration of Easter, Harvest and the Queen's Jubilee in June, we were not involved with Christmas 2022. Some of the ladies also did their Pedestals as per the rota for which I thank them very much, I know they all enjoy 'doing the flowers' it does make such a difference to see flowers in the church.

Since early August I have had a few health problems, so sadly have had to give up some of the jobs I love doing, one of which is organising the Flower rota etc. each year. Fortunately, we found two ladies to step up! They are Liz Ingham and Helen Payze. They will be contacting the ladies on the list in due course. I must thank them for taking over from me. Also, my thanks go to Sheila Hanmer, Barbara D'art's, Lynn Hearn, Derrick, and of course, Paul Cubitt, our Rector and the Church Office staff. If there is anyone I have missed, Thank you also.

I am hoping to be involved with flowers in Church in the future.

Sorry, this a short report, none the less sincerely meant.

My very best wishes to you all.

Val Fisher

Bell Tower Report

The year began slowly as we started to move out of Covid restrictions. Ringing numbers were initially restricted due to distancing rules, but as the year progressed, we eventually were able to ring all eight bells again. Ringing numbers have also increased as people became more relaxed about coming back to ringing.

Practice has been well attended, although Sunday ringing numbers are still low even though regularly supported by Scarning ringers.

This year we were able to welcome 3 new ringers, one had already been a ringer but had lapsed for a few years, she rapidly progressed to becoming able to ring for Sunday service. The other two had never rung before but have progressed steadily during the year which culminated in a training weekend at Gressenhall. In addition, our Rector and Clare have both joined us, when able, in the tower.

On September 8th the death of HRH Queen Elizabeth II was announced. That evening the Bells were muffled in preparation for the formal ringing of the Bells at noon the following day, Sunday ringing on the 11th was also with muffled bells although the following day the bells rang out unmuffled to welcome the New King. The bells were then muffled again for the duration of the official mourning period.

The Christmas dinner was held in conjunction with the Scarning ringers. A great evening of food, conversation, competition, and a raffle rounded up our social year in anticipation of our Christmas ringing.

Paul Edwards

THE ELECTORAL ROLL

ELECTORALL ROLL REPORT FOR 2023 AGM

At the end of 2022 the Electoral Roll for St Nicholas Church stood at 129. This compared with 126 at the beginning of the year and is accounted for by both new members and those who have moved or passed away.

Geoff Hearn St Nicholas Church - Electoral Roll Officer

COMPLIANCE

SAFEGUARDING

Steady progress has been maintained over the last year.

Thank you to all who have been supportive and understanding in helping to move our church towards being a 'Safer' place than it was by undertaking Safeguarding Training and understanding the need for change in practices.

We are now in the position that MOST people, who are required to do so, have completed at least Basic Awareness Training. I know for some, this is not easy as it is all online, but I am happy to come and help, and have supported more than you probably realise!

Training lasts for 3 years, and the training record is reviewed every 6 months so people can be informed that their training needs updating. Please do support this and let your Parish Safeguarding Officer know when you update your qualifications.

It is a requirement that any activities which involve children or vulnerable adults, have to be listed with Diocesan House via the Parish Safeguarding Dashboard. Progress is being made towards meeting our requirements in these areas, but it takes time.

Although it may not be apparent, the Safeguarding Board in church is used more than you might think, as several of the handouts have been removed and have needed to be replaced. This means it is being accessed and is helping people, even though I have no idea who they might be!

I am also required to look at risk assessment, policies, and systems for reporting anything that might arise. To this end an Updated Safeguarding Action Plan is

presented to the PCC on a regular basis and the Diocese, which complies with the duty to have 'due regard' to the House of Bishop's guidance in relation to safeguarding. There is a display at the back of church regarding Safeguarding and who to contact should there be a concern.

If you have any concerns for any members of our church family or would like to discuss the reasons why we are being asked to have all these additional checks and training in place, then please do get in touch using one of the methods below. All conversations remain confidential.

Ruth Hodson
07792 607409
StNicholasDerehamSafeguarding@gmail.com

BUILDINGS & CHURCHYARD

Fabric, Goods and Ornaments 2022

The year did not start well as we had some vandalism causing a broken window and a window guard on the east side of the Bell Tower. The culprit was caught on our CCTV cameras and after appearing in court was sentenced to a period of restorative justice and also to repayment of the cost of the window and guard replacement. One of the windows in our outdoor notice board was also broken and has been replaced with stronger material.

We asked our heating engineers Custance and Son to undertake a thorough survey of the heating system in the church. As a result, Graham Custance is preparing a quotation for the replacement of seven heaters with broken fans and for repairing the wiring to three heaters where the electrical connection is faulty. The boiler and system pipework are in good serviceable order, and it should work well when the heaters and wiring have been repaired.

We are working with the church architect Nicholas Warns and Atthoes Stonemasons to improve the access into the South Porch, smoothing out the slope up into the porch and also removing the bolt hole in the floor which is a significant trip hazard.

2022 was Quinquennial Year. This was carried out by Nicholas Warns and overall, the state of the building is satisfactory. A number of suggestions were made, but thankfully no major work is required urgently.

We have also had the fire extinguishers tested and the lightening conductor on the Bell Tower has been upgraded.

Sheila Hanmer and Marion Morgan (Churchwardens)

Building Project Group

As fears over Covid subsided, the Project Group were able to pick up the reins again. Meetings with representatives from the DAC (Diocesan Advisory Committee) were frank and informative and we were able to push our case for enclosing the Cowper Chapel to form a separate multi-functional meeting room. The final plans drawn up by Nicholas Jackson included this room and storage facilities to the south, replacing the existing “temporary” kitchen facilities. At the same time the floor will be raised and levelled where needed. The new kitchenette will be sited where the current choir robes are kept. Two toilets, one with disabled access and baby changing facilities will be sited behind the organ. The preparatory work came at a cost, and thanks to kind donations and a generous legacy from Anita Freezer in her Will, we have been able to get to this point. But the building fund is now empty, and we need to take stock before moving on.

The final plans along with the Statement of Significance and the Statement of Need were downloaded to the Diocesan website and a period of consultation of 42 days was begun at the turn of the year. This gives any organisation, interested in church architecture, their development and history, such as Historic England, to view the plans and comment. In February, St. Nicholas Church will be visited by representatives of the Church Buildings Council, a national organisation that monitors all aspects of plans to extend or alter church buildings. If these organisations give their blessing to our project, after four years, we can finally go forward and apply for a “Faculty” to progress the project. Tenders for the work will be sought from contractors and when we have these, the difficult work of raising funds will begin. We envisage the money being raised through grant applications, donations, and crowdfunding.

Please take a moment to study the final plans, displayed on the boards at the West end of Church. This is a project for everyone, for members of the congregation now and in the future, for the town of Dereham and for community organisations who may wish to use our space for meetings and activities. For bands, choirs, craft fairs, charities, organ concerts, school events, flower festivals and Christmas services and events for adults and children throughout the year.

Lynn Hearn (chairperson), Sheila Hanmer, Marion Morgan, Richard Bower, Richard Hanmer, Derrick Watts, Reverend Canon Paul Cubitt

Report of the Churchyard Working Party

A regular team of six gentlemen parishioners, under the guidance of Richard Hanmer, has continued to meet every Monday morning throughout the year, weather permitting, to supplement the Town Council’s grass cutting of the churchyard and to tidy and weed around the gravestones and boundaries, maintain the area around Church House and the areas most on display around the Church’s entrances.

In mid-2022, they extended their remit to clear the rubbish from the Headborough Allotments area at the bottom of the churchyard, opening this to possible future exciting possibilities. We are very grateful to Bradley Spurgeon, who initiated the dismantling of old sheds and greenhouses and sorted materials ready for disposal and recycling.

The Withburga Well area and the Memorial Garden borders continue to be tended by Sue Barker. The Trefoil Guild Garden has had a facelift and the small Bell Tower Garden has been cleared of weeds and re-planted by Lynn giving the Churchyard a year-round splash of colour.

Unfortunately, despite everyone's efforts and the provision of seating and bins, litter and anti-social behaviour continues to be a problem. We are grateful to all who regularly pick up litter as you walk through the churchyard.

More volunteers are always needed.

Geoff Hearn on behalf of the working party (Richard, Ernie, David, Andy, Paul)

FINANCE

TREASURER'S REPORT for 2022

Financially, St. Nicholas had an excellent start to 2022 due to the generosity of its congregation particularly at the Christmas appeal.

The Parish Share was discussed and set for 2022 in late 2021; there was a modest increase of less than 0.4%.

January is dominated by:

- Obtaining the final income and expenditures for the previous year
- Calculating and informing the parishes of their contribution to shared administration costs.
- Preparing an annual budget for the forthcoming year
- Preparing a Financial Statement for examination and approval

The smaller parishes in the Benefice would normally contribute almost £7,000 towards the running costs of the office, including the salary of the parish administrator. Due to various circumstances the villages overpaid in 2020 and 2021. We therefore agreed to rebate the over payment in their 2022 contributions, reducing income from the villages to about one-third of what is normally collected.

The budget is based upon the previous years' experience with many tweaks. To balance the 2022 budget, it became apparent that an extra £500 per month was needed. Our Church normally runs a Finance & Stewardship campaign every 3 years in May, with one due in 2022. The Rector decided to delay the campaign until September as the Diocese wished to become involved. A late campaign could not produce sufficient income in just the last 3 months of the year. So, during much of year the Church finances were on a knife edge with the treasurer expecting a problem as each month progressed. In fact, the finances were rescued by the hugely successful efforts by the fundraising teams. Then finally in November there was a problem, many invoices all arrived at once and it seemed we would go under the operating threshold at the bank. At that point we reluctantly decided that a Christmas appeal was still necessary, leading to a bounce back in Church finances in December.

As reported at the last APCM, a 2021 Financial Statement was offered for independent examination and signed off largely unchanged by the examiners. As I write, a 2022

Financial Statement has been prepared and will be submitted for examination in February 2023.

Cost & Efficiency Savings

During the year we have been trying to identify cost savings.

In February 2022 we successfully changed our bankers from HSBC to the Co-operative Bank. This switch was caused by HSBC introducing significant banking charges that we felt inappropriate for money given in charity.

It is a long-established practice that the treasurer negotiates prices with our energy supplier. We were able to obtain fixed price deals for both electric and gas for the 2 years up to May 2024. We believe we have secured advantageous deals in a volatile market, but we will be very exposed to huge energy price increases when the current deals expire.

The office photocopier is an essential tool, vital for producing service sheets and newsletters. It was very expensive at almost £425 per month; the contract was up for renewal in June. We managed to negotiate a new contract with another supplier which has reduced costs to less than £240 per month.

The Church heating system is not fully functional. The Churchwardens are organising works to improve its efficiency, but the contractors are very slow to respond to our requests. We have already invested money to research the issues but may have to invest more of Church savings in this project to save on future energy costs.

Stewardship Campaign

The Church of England is often seen as wealthy, and it is a surprise to many that the Church's ministry is mainly funded by the congregation and parishioners who support their Parish church. It is a remarkable testament to you all and your generosity. Our Church is not owned by the Church of England, in a sense it is owned by nobody, there is no "landlord" to pay for repair and maintenance. Repair and maintenance is consequently a long established duty of the PCC, supported by your donations. Whilst the Church Commissioners do have significant investments, these are invested in a long-term and responsible way to generate income to pay for approximately 15% of the costs of the Church of England ministry and mission each year. The 2022 Finance & Stewardship campaign didn't produce the results that we had hoped for.

The campaign also introduced the Parish Giving Scheme to the congregation. This is a progressive new way of giving by Direct Debit that significantly reduces administrative burden upon the Treasurer and particularly the Giving Officer. PGS collects GiftAid automatically for us. Currently the Giving Officer (Marguerite) has to administer the GiftAid Scheme with HMRC and keep all the records to prove our claims. At some point the administration required to collect GiftAid is going to present a significant challenge to the Churchwardens and the PCC. PGS also offers a choice about increasing annual giving that reduces static giving; many donations to the Church have remained unchanged for many years. We are very pleased to report that thirty donations per month are now collected for us by PGS. About 50 are collected by standing order and 10 by envelope (which we wish to phase out). New activity on giving started in December 2022, a notice board is being prepared and will be on display in the Church in January 2023. *Thank you VERY MUCH to those that did move over to PGS, if you*

didn't move over, PLEASE consider doing so, it would be so very kind of you. Also, we appreciate all the increased donations from many of the congregation.

An unexpected benefit of PGS has been that they are broadening their offer to include one off giving (PGS - One Off) with *free* QR codes. Its advantage over the Goodbox device is that it also collects Gift Aid for us. The young seem to be very familiar with scanning QR codes with their smart phones; we hope that this method of giving will appeal to them, the casual visitors and even our Church family: whom I know are young in mind and spirit!

Preparing for 2023

Late in 2022 the Diocese informed us of their request for Benefice Share in 2023. Parish Share is calculated from the Benefice Share by allocating a portion to each parish. In past years this has been done by historic formula. Benefice Share is now based upon Clergy and Mission costs. In other words, we are expected to pay for our own clergy and contribute to Mission costs such as training new clergy. It is entirely reasonable that we should pay for the professional services we receive and also support the wider delivery of His message. We have come to an agreement to freeze, at 2022 levels, the parish share paid by many villages across the Benefice, including the parish of Dereham. This is a very welcome relief. Parish Share had risen to such a level that Dereham could no longer afford it without the considerable efforts of our fundraising teams.

Objectives for 2023

We must broaden giving and fundraising to include not just our core of regular worshippers but also the many people who are on the electoral roll but don't participate in Planned Giving. There are many in town that consider themselves Christian and do not attend church regularly but do attend for baptisms, weddings, funerals and festivals (Christmas and Easter), we need their support too. PGS One Off provides a means of giving for casual visitors.

We need to identify new cost savings. One example is the Church roof alarms, which in 2022 cost almost £1,905, considerably more than the £510 that the Diocese suggested 5 years ago before a contract was signed. The contract is to be renewed this year we will be seeking an improved deal.

Robert Lake
PCC Treasurer
St. Nicholas Church

Planned Giving

Planned Giving is the biggest source of income for our church, bringing in about £55,000 in 2022. At present 85 people give regularly and about 70% of them have signed a Gift Aid Declaration Form to confirm that they pay Income Tax, allowing us to claim approximately £15,500 from HMRC. If you are a taxpayer and have not signed a form, please ask for one. It will not cost you anything and makes a great difference to our income.

There are several ways to give regularly. New this year, is the Parish Giving Scheme (PGS). This is recommended by the Diocese and endorsed by our PCC. The advantage of PGS is that it greatly reduced the amount of admin work for our Treasurer, Robert, and me. 30 people have signed up to the scheme so far – a good start and we hope more will join as time goes on. Speak to Robert or to me for further details.

43 people give by monthly Standing Order and 8 used the Envelope scheme, either monthly or weekly. We are phasing envelopes out, although those who already use them can continue to do so for the time being. 4 people give quarterly or annually.

If you are not a planned giver, please consider becoming one. It is a great help to Robert to know how much money will be coming in regularly each month as he struggles to balance the budget in these days of soaring costs. Speak to either of us to discuss which way of giving will suit you best.

The continuing generosity and support of our regular givers enables us to carry on the Mission and Ministry of the church and to maintain our beautiful (but expensive) building. Your help is greatly appreciated. A very big **Thank You** to you all.

Marguerite Otty, Planned Giving Officer

Fundraising Committee

Throughout 2022 a small, dedicated committee, supported by a group of willing helpers has been working to provide fundraising events to shore up the Church's general funds. We are grateful to members of the congregation and the wider community who support these events and hopefully enjoy the social, as well as the financial benefits they bring. Without you, our bank balance would be in poor shape. The Fundraising Group have far surpassed their target of raising £3000 this year thanks to all your help and support. During the year there was a Pancake Day lunch and a series of Lent Lunches ending with a café style communion led by Dennis Ackroyd. The committee tried Saturday morning coffee, chat, and market stalls. These had limited success, but, attracted passers-by and the jigsaws and books sold well. The Christmas coffee morning in Church House however was a resounding success with everyone.

Continuing the food theme, three Curry Lunches, led by David Song who provided and cooked curries from Malaya, Thailand and India, were hugely popular. Members of the Fundraising group provided the sweets and there was a Hamper for the raffle.

For those who enjoy games there were two Beetle Drives during the year, although the final one was a Reindeer Drive to fit in with the festive season. Tom Cross turned Quiz Master for our Quiz and Fish and Chips night in the autumn and a full house at Meeting Point battled it out for first prize which was won by the Rector's team.

For music lovers there was a band concert with the Dereham Band and fundraisers supported the PCC in organising the West End Has Faith concert in the summer. With perfect weather there was music, ice cream and a licensed bar making the event very special. Richard Bower, although not a member of the fundraising team, organised a

well-attended organ concert featuring David Flood, former organist at Canterbury cathedral, raising £800.

There have been one or two changes as we end the year: Barbara D'Arts has stepped down as Chair, after many years of fundraising for St. Nicholas. Also stepping down from the committee are Lynn Hearn and Kate Foley. The role of Chair has been taken on by Suzanne Warner and we wish her and the team success in 2023.

Lynn Hearn

OUR WAY TO A GREENER, FAIRER WORLD

Mid Norfolk Food Bank Report 2022

The Food Bank is meeting a very real need in Dereham. Suzanne Bushby has emailed on behalf of the Foodbank to express thanks for our ongoing support. She writes: "It has been another extremely busy year at Mid Norfolk Foodbank. The cost-of-living crisis and other global factors have sadly produced queues out of the door at times at all three foodbanks in our network. Thankfully, our donors have – as ever – been incredibly generous and we have been able to meet the needs of all those seeking emergency food parcels. Since January 2022 we have fed 4,290 people – a 50% increase on 2021. Total annual donations have weighed an astonishing 55.5 tonnes. Your support has enabled us to continue this vital work. We simply couldn't have done it without you!" Our donations totalled 701kg (317.8kg in 2021) which helped provide 1,402 emergency meals for people in crisis. This is over double what we donated last year so a tremendous 'Thank You' to all who donated!

Kate Baldry

Fairtrade Church and Traidcraft Report 2022

We have continued our commitment as a 'Fairtrade Church'; all tea, coffee and sugar supplied at St Nicholas events is Fairtrade. I have been able to continue selling Traidcraft products in Church and at other venues including Eckling Grange, the monthly Saturday Breakfasts at Elsing, some Mothers' Union meetings and some Craft Fairs as well as sales at my home. Fairtrade is more environmentally friendly than many other businesses which are not fairtrade since they follow sustainability criteria, and many products are also organic which is better for the environment too. I have also been able to donate to Transform Trade (Traidcraft's sister charity) of £13.24 from customers saying, 'keep the change'. This charity works with farmers and producers to help with adaptation to climate change and improved production methods together with empowering women to start their own businesses. Your continued support really does change people's lives, giving them a brighter future. A big "Thank you" to everyone who has purchased Traidcraft goods throughout the year.

Kate Baldry

Eco Church Report 2022

We are progressing with Eco Church, an award system run by the environmental charity 'A Rocha' which is free to access. There are three levels of Eco Church Award – Bronze, Silver and Gold. In order to qualify for an award, you must attain the required standard in each of the areas covered by the Eco Survey that apply to your church. The survey covers five key areas of church life: Worship and teaching; Management of church buildings; Management of church land; Community and global engagement; and Lifestyle. After completion of the unique online Eco Survey and making some changes in what we do as a church we have collected enough points to qualify for the Bronze Award. We now look forward to working towards the Silver Award - we are at silver level in two categories already. Bishop Graham is the Church of England's Lead Bishop on the Environment, and the Diocese of Norwich is registered to become an Eco Diocese. We are working together with many churches around the Diocese (and the Cathedral) to help make this happen.

Kate Baldry

SOCIAL

Fellowship Committee

After all the Covid restrictions, we were able to organise two coach trips to Spalding Gardens and Outlet Centre for the Church Family and friends.

The Spring visit was special, as the gardens and fields full of daffodils and tulips were lovely to see. The second trip was in November, which was for Christmas shopping and well supported and enjoyed by all.

In December we were able to pick up some of our Church family who can no longer get to the Sunday service, unfortunately numbers were fewer than usual, but we enjoyed a Communion service in Church House led by Reverend Jenny Taylor. This was followed by lunch and a chance to chat and catch up with friends. The usual plant was given to everyone to take home.

Sanctuary Flowers are gratefully received each week and it is a great way to communicate and get to know when there are celebrations or problems in the congregation, so people feel they are not forgotten.

Because of the Pandemic and restrictions on meeting up, we have not been able to hold the annual "Newcomers" coffee morning but hope to arrange this soon.

Melva Brunning

AND FINALLY.....

Firstly, thank you to all those who have written reports in a timely fashion for the Annual Report. A big thank you to the whole congregation of St Nicholas Church,

Dereham for all their support in these difficult times. We remember in our prayers all those who have moved away or who have died in 2022 and give thanks for the contributions that they made in building our church community. We look forward with faith to continuing God's work in Dereham.

Signed:

.....

**PAROCHIAL CHURCH COUNCIL
of ST. NICHOLAS, EAST DEREHAM**
(REGISTERED CHARITY NO. 1133960)

FINANCIAL STATEMENTS

for the YEAR ENDED
31st DECEMBER 2022

ST. NICHOLAS PARISH CHURCH DEREHAM

Contents

Administrative Information
Independent Examiners Certificate
Statement of Financial Activities (SOFA)
Balance Sheet
Notes to the Financial Statements

Administrative Information

PCC Members

Chair & Incumbent	Reverend Canon Paul Cubitt	
Churchwardens	Sheila Hanmer (Vice Chair)	
	Marion Morgan	
Members of PCC	Kate Baldry	
	Julie Benstead	
	Ann Betts	to Apr '22
	Melva Brunning	
	Thomas Cross	
	Barbara D'Arts	to Apr '22
	Lynn Hearn	from May '22
	Roger Hodson	
	Robert Lake (Treasurer)	
	Dinah Reed (Secretary)	to Jul '22
	Evelyn Speed	
	Mark Thorpe	
	Suzanne Warner	

Contact Information

Church Office, Church House, Church Street, Dereham, Norfolk NR19 1DN
Telephone 01362 693143 email: parish.office.dereham@gmail.com

Principal Bankers

HSBC UK (to Feb '22)	CCLA Investment Management Ltd
1 Market Place	COIF Charity Funds
Dereham	80 Cheapside
Norfolk NR19 1DY	London EC2V 6DZ

Co-operative Bank plc (from Feb '22)
P.O. Box 101,
1 Balloon Street,
Manchester M60 4EP

Independent Examiners Certificate

Report to the trustees/ members of:

PAROCHIAL CHURCH COUNCIL OF
ST NICHOLAS, EAST DEREHAM

On accounts for the year ended:

31 DECEMBER 2022

Charity no (if any):

1133960

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended / / .

Responsibilities and basis of report

As the charity's 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 Trust'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

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of []. Delete [] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

the accounting records were not kept in accordance with section 130 of the Charities Act; or

the accounts did not accord with the accounting records; or

the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

* Please delete the words in the brackets if they do not apply.

Signed:



Date:

23 - 03 - 2023

Name:

Richard John Turner.

Statement of Financial Activities (SOFA)

for the year ending 31 DECEMBER 2022

	Note	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	2022 Balance	2021 Balance
Income							
Voluntary Income		85,648	90	381		86,119	78,428
Income Generation		12,737		1,699		14,437	16,810
Other Income		8,723		1,303		10,026	12,925
Income from Investments		554		0		554	7
Total income		107,662	90	3,383.67	0	111,135	108,170
Expenditure							
Parish Share		71,826				71,826	71,966
Clergy		3,321		58		3,378	2,385
Church		10,895	6,107	846		17,848	13,837
Music		4,311		275		4,586	4,236
Office		7,889				7,889	7,299
Charitable Giving		2,557				2,557	563
Fund Raising Costs		1,081		935		2,016	81
Governance Costs		593		25		618	479
Cowper Room, Toilets & Kitchenette				5,665		5,665	
Total expenditure		102,472	6,107	7,803	0	116,382	100,846
Net income / expenditure		5,190	-6,017	-4,420	0	-5,246	7,323
Unrealised Gain/Loss on Investment Assets					-2,266	-2,266	4,800
Acquired Asset (Bell Ringers)							1,118
Gross Transfers between Funds - in		5	6,000	126	0	6,130	0
Gross transfers between funds - out		-6,098	-28	0	0	-6,126	0
Balances at 1 January 2022	i	43,392	2,589	34,612	40,679	121,267	108,664
Adjustment to Accounts							-640
Balances at 31 December 2022	i	42,488	2,545	30,318	38,413	113,759	121,266

BALANCE SHEET as at 31st December 2022

	Note	2022 Balance	2021 Balance
FIXED ASSETS			
Tangible Fixed Assets	5.1		
CURRENT ASSETS			
Current Account (Co-operative)		£16,910	£17,457
Savings (CCLA/COIF)		£56,416	£59,933
Bell Ringers Petty Cash (Nationwide)		£887	£1,118
Investment Asset	5.2	£38,413	£40,679
Petty Cash		£0	£5
Debtors & Prepayments		£5,742	£4,172
		£118,369	£123,365
LIABILITIES			
Creditors & Accruals	7	-£4,611	-£2,095
TOTAL ASSETS less LIABILITIES		£113,758	£121,270
TOTAL NET ASSETS		£113,758	£121,270
PARISH FUNDS Represented by			
Unrestricted		£42,482	£43,390
Designated	8	£2,545	£2,589
Restricted	8	£30,318	£34,612
Restricted Endowment	9	£38,413	£40,679
TOTAL FUNDS		£113,758	£121,270

The financial statements were approved by the Parochial Church Council on
2023 and are signed on its behalf by:

The Reverend Canon Paul Cubitt

Robert D. Lake (Treasurer)

NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES

These financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs.

1.1 ASSETS

1.1.2 Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2)(a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

1.1.2 Moveable church furnishings

No such items have been purchased that require capitalisation at cost and depreciation. All items are included in the Church's inventory in any case.

1.1.3 Tangible fixed assets for use by charity

No such items have been purchased, for £1,000 or more, that require capitalisation at cost and depreciation.

1.1.4 Investments

Investments quoted on a recognised stock exchange or whose value derives from them is valued at market value at the year end.

1.1.5 Short term deposits

These are the cash held on deposit with the CCLA.

1.2 FUNDS

1.2.1 Unrestricted Funds

These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its 'free reserves' as disclosed in the trustees' report.

1.2.2 Restricted Funds

These are income funds that must be spent on restricted purposes and details of the funds held are shown in the notes to the accounts.

1.2.3 Endowment Funds

These are restricted funds that must be retained as trust capital.

2. INCOME

	Unrestricted Funds	Designated Funds	Restricted Funds	Restricted Endowment	2022 Total	2021 Total
a. Voluntary Income						
Planned Giving	55,103		120		55,223	49,696
Collections (open plate)	4,947		39		4,986	3,782
Collections (Bell Ringers)			157		157	
Donations	9,527	90	35		9,652	8,496
Legacies	0				0	1,000
Tax recovered	15,518		30		15,548	15,454
Income from Investments	553.51		0		553.94	4,807
b. Income Generation						
Fundraising	11,054		1,699		12,754	16,380
Sale of Refreshments	1,683				1,683	430
c. Other Income						
Towards admin expenses	2,332				2,332	6,887
Rent for Playing Field			1,303		1,303	1,236
Insurance claim(s)	188				188	0
Refunds & Recoveries	239				239	295
Grants incl LPoW	1,236				1,236	
Administration Income	50				50	63
Ministry Fees	5,232				5,232	4,443
INCOME TOTAL	<u>107,662</u>	<u>90.00</u>	<u>3,384</u>	<u>0</u>	<u>111,135</u>	<u>112,970</u>

3. EXPENDITURE

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2022	Total 2021
Parish Share					
Diocesan Parish Share	71,826			71,826	71,966
Clergy					
Clergy Expenses	3,119			3,119	2,289
Other Ministry Costs	202		58	260	96
Running & Maintenance of Church					
Energy	4,337			4,337	2,923
Insurance		6,107		6,107	5,750
Repairs & Maintenance	3,354		596	3,950	908
Roof Security	2,446			2,446	2,067
Other Costs e.g. decoration, upkeep, memberships	759		250	1,008	2,746
Grant from LPoW					-558
Music					
Director of Music (incl. locum)	3,979			3,979	3,919
Music & Streaming License Fees	332			332	317
Organ & Piano Maintenance			275	275	0
Office					
Benefice Administrator	3,640			3,640	3,200
Running Benefice Office	4,249			4,249	4,099
Charitable Giving					
PCC Charities	2,557			2,557	563
Fund Raising Costs					
Misc.	1,081		935	2,016	81
Other Expenses					
Other Parish Expenses	143		25	168	129
Professional Fees	450			450	350
Cowper Room, Toilets & Kitchenette					
Architect Fees			5,665	5,665	
EXPENDITURE TOTAL	<u>102,472</u>	<u>6,107</u>	<u>7,803</u>	<u>116,382</u>	<u>100,846</u>

4. STAFF COSTS & FEES PAID

	2022	2021
Wages and Salaries	£7,619	£7,119
Av. No. Employees	2	2

During the year the PCC employed a parish administrator, a Director of Music (also organist).

The Clergy team were paid travel and other agreed expenses totalling £3,118.72.

Independent Examiner's Fees	£450	£350
-----------------------------	------	------

5. FIXED ASSETS

5.1 Tangible Fixed Assets

5.1.1 Land on the corner of Westfield Road and School Lane Toftwood

This land was purchased in 1961 for £250. It is rented from the Church by Dereham Town Council for use as a play area.

5.2 Investments Fixed Assets

	Value at 31.12.22	Value at 31.12.21	Net Gain/Loss
E Dereham CoE Middle School Fund	£38,413	£40,679	-£2,266

6. DEBTORS

	2022 Total	2021 Total
Other Debtors & Prepayments	£5,742	£4,172

7. LIABILITIES:

	2022 Total	2021 Total
Creditors for goods and services	£4,611	£2,095

8. FUND DETAILS

Fund Movement Summary

	Balance at 01.01.22 £	Incoming Resources £	Outgoing Resources £	Transfers	Gains and Losses £	Balance at 31.12.22 £
The PCC Restricted Endowment funds comprise:						
Dereham CoE Middle Sch	40,679	-	-		-2,266	38,413
	40,679	-	-		-2,266	38,413
The PCC Restricted funds comprise:						
Bell and Tower Fund	943	150.00	-226.00		-	866.60
Bell Ringers Petty Cash	1,118	157.00	-388.84		0.43	886.77
Building Project Fund	13,300	569.69	-5,665.08		-	8,204.76
Childrens Ministries Fund	532	39.03	-	8	-	579.02
Fabric Fund	4,874	1,328.02	-		-	6,201.70
Fellowship Account	55	986.50	-935.00		-	106.50
Flower Account	-14	153.00	-150.76	90	-	78.10
Music Fund	1,523	-	-		-	1,523.40
Organ Fund	5,183	-	-275.00		-	4,907.69
Rector & Churchwardens	6,737		-82.49	28	-	6,682.29
Sanctuary Flowers Fund	362	-	-80.00		-	281.50
	34,612	3,383	-7,803	126	0.43	30,318
The PCC Designated funds comprise:						
Admin Expenses	28	-		-28		-
Insurance Fund	2,561		-6,107	6000	-	2,455
Flower Account		90				90
	2,589	90	-6,107	5972	-	2,545
The PCC Unrestricted Funds comprise						
General Fund	84,069	105,396	-102,472	-6098		80,895
Totals Funds ex Endowment	121,270	108,869	-116,382	-	0.43	113,758

8.1 Insurance Fund

The PCC saves money towards the annual insurance premium by transferring £500 per month of unrestricted funds into this designated fund.

8.2 The General Fund

This unrestricted fund, comprising all other monies in all other accounts is not shown in the above table.

8.3 Bell Ringers Petty Cash Fund

This restricted fund, is held entirely in one account. The money therein is used by the Bell Ringers to pay for heating in the Bell Tower, bell ropes and other sundry expenses.

8.4 Investment Gains

The investment gains from all funds in the CCLA COIF account have been added to the General Fund.

9. RESTRICTED ENDOWMENT FUND

The Restricted Endowment Fund is held in Trust for the sole benefit of The Dereham Church of England Junior Academy and is administered by the Diocese. Dividends are paid direct to the Trustees for the benefit of the school.

10. CHARITIES SUPPORTED IN 2022

Childrens Society	£427
Royal British Legion	£100
Ukraine Appeal	£2000

11. ASSOCIATED CHARITIES

There are two associated charities both of which are independently registered with the Charity Commission.

11.1 The Friends of St Nicholas

This charity was commenced in 2006 with the aim of raising money for the fabric of the Church.

11.2 The Church Estate and Headborough Charity

This charity is administered by a Management Committee on behalf of the Trustees, who are also members of the PCC. Church House, Church Cottage and the Garden Allotments are held in trust for the Charity.

The PCC uses Church House free of charge for all its activities including the Parish Office, meeting rooms and Church Hall for social events, fund raising activities and meetings. The PCC pays a proportional contribution towards energy costs.

**PAROCHIAL CHURCH COUNCIL
of ST. NICHOLAS, EAST DEREHAM
(REGISTERED CHARITY NO. 1133960)**

FINANCIAL STATEMENTS
for the YEAR ENDED
31st DECEMBER 2022

ST. NICHOLAS PARISH CHURCH DEREHAM

Contents

Administrative Information
Independent Examiners Certificate
Statement of Financial Activities (SOFA)
Balance Sheet
Notes to the Financial Statements

Administrative Information

PCC Members

Chair & Incumbent	Reverend Canon Paul Cubitt	
Churchwardens	Sheila Hanmer (Vice Chair)	
	Marion Morgan	
Members of PCC	Kate Baldry	
	Julie Benstead	
	Ann Betts	to Apr '22
	Melva Brunning	
	Thomas Cross	
	Barbara D'Arts	to Apr '22
	Lynn Hearn	from May '22
	Roger Hodson	
	Robert Lake (Treasurer)	
	Dinah Reed (Secretary)	to Jul '22
	Evelyn Speed	
	Mark Thorpe	
	Suzanne Warner	

Contact Information

Church Office, Church House, Church Street, Dereham, Norfolk NR19 1DN
Telephone 01362 693143 email: parish.office.dereham@gmail.com

Principal Bankers

HSBC UK (to Feb '22)	CCLA Investment Management Ltd
1 Market Place	COIF Charity Funds
Dereham	80 Cheapside
Norfolk NR19 1DY	London EC2V 6DZ

Co-operative Bank plc (from Feb '22)
P.O. Box 101,
1 Balloon Street,
Manchester M60 4EP

Independent Examiners Certificate

Report to the trustees/ members of:	PAROCHIAL CHURCH COUNCIL OF ST NICHOLAS, EAST DEREHAM
On accounts for the year ended:	31 DECEMBER 2022
Charity no (if any):	1133960

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended / / .

Responsibilities and basis of report

As the charity's 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 Trust'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

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of []. Delete [] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:


the accounting records were not kept in accordance with section 130 of the Charities Act; or

the accounts did not accord with the accounting records; or

the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

* Please delete the words in the brackets if they do not apply.

Signed:		Date:	23 - 03 - 2023
Name:	Richard John Turner.		

Statement of Financial Activities (SOFA)

for the year ending 31 DECEMBER 2022

	Note	Unrestricted Funds	Designated Funds	Restricted Funds	Endowment Funds	2022 Balance	2021 Balance
Income							
Voluntary Income		85,648	90	381		86,119	78,428
Income Generation		12,737		1,699		14,437	16,810
Other Income		8,723		1,303		10,026	12,925
Income from Investments		554		0		554	7
Total income		107,662	90	3,383.67	0	111,135	108,170
Expenditure							
Parish Share		71,826				71,826	71,966
Clergy		3,321		58		3,378	2,385
Church		10,895	6,107	846		17,848	13,837
Music		4,311		275		4,586	4,236
Office		7,889				7,889	7,299
Charitable Giving		2,557				2,557	563
Fund Raising Costs		1,081		935		2,016	81
Governance Costs		593		25		618	479
Cowper Room, Toilets & Kitchenette				5,665		5,665	
Total expenditure		102,472	6,107	7,803	0	116,382	100,846
Net income / expenditure		5,190	-6,017	-4,420	0	-5,246	7,323
Unrealised Gain/Loss on Investment Assets					-2,266	-2,266	4,800
Acquired Asset (Bell Ringers)							1,118
Gross Transfers between Funds - in		5	6,000	126	0	6,130	0
Gross transfers between funds - out		-6,098	-28	0	0	-6,126	0
Balances at 1 January 2022	i	43,392	2,589	34,612	40,679	121,267	108,664
Adjustment to Accounts							-640
Balances at 31 December 2022	i	42,488	2,545	30,318	38,413	113,759	121,266

BALANCE SHEET as at 31st December 2022

	Note	2022 Balance	2021 Balance
FIXED ASSETS			
Tangible Fixed Assets	5.1		
CURRENT ASSETS			
Current Account (Co-operative)		£16,910	£17,457
Savings (CCLA/COIF)		£56,416	£59,933
Bell Ringers Petty Cash (Nationwide)		£887	£1,118
Investment Asset	5.2	£38,413	£40,679
Petty Cash		£0	£5
Debtors & Prepayments		£5,742	£4,172
		£118,369	£123,365
LIABILITIES			
Creditors & Accruals	7	-£4,611	-£2,095
TOTAL ASSETS less LIABILITIES		£113,758	£121,270
TOTAL NET ASSETS		£113,758	£121,270
PARISH FUNDS Represented by			
Unrestricted		£42,482	£43,390
Designated	8	£2,545	£2,589
Restricted	8	£30,318	£34,612
Restricted Endowment	9	£38,413	£40,679
TOTAL FUNDS		£113,758	£121,270

The financial statements were approved by the Parochial Church Council on
2023 and are signed on its behalf by:

The Reverend Canon Paul Cubitt

Robert D. Lake (Treasurer)

NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES

These financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs.

1.1 ASSETS

1.1.2 Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from the statutory definition of 'charity' by Section 10(2)(a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

1.1.2 Moveable church furnishings

No such items have been purchased that require capitalisation at cost and depreciation. All items are included in the Church's inventory in any case.

1.1.3 Tangible fixed assets for use by charity

No such items have been purchased, for £1,000 or more, that require capitalisation at cost and depreciation.

1.1.4 Investments

Investments quoted on a recognised stock exchange or whose value derives from them is valued at market value at the year end.

1.1.5 Short term deposits

These are the cash held on deposit with the CCLA.

1.2 FUNDS

1.2.1 Unrestricted Funds

These represent the remaining income funds of the PCC that are available for spending on the general purposes of the PCC, including amounts designated by the PCC for fixed assets for its own use or for spending on a future project and which are therefore not included in its 'free reserves' as disclosed in the trustees' report.

1.2.2 Restricted Funds

These are income funds that must be spent on restricted purposes and details of the funds held are shown in the notes to the accounts.

1.2.3 Endowment Funds

These are restricted funds that must be retained as trust capital.

2. INCOME

	Unrestricted Funds	Designated Funds	Restricted Funds	Restricted Endowment	2022 Total	2021 Total
a. Voluntary Income						
Planned Giving	55,103		120		55,223	49,696
Collections (open plate)	4,947		39		4,986	3,782
Collections (Bell Ringers)			157		157	
Donations	9,527	90	35		9,652	8,496
Legacies	0				0	1,000
Tax recovered	15,518		30		15,548	15,454
Income from Investments	553.51		0		553.94	4,807
b. Income Generation						
Fundraising	11,054		1,699		12,754	16,380
Sale of Refreshments	1,683				1,683	430
c. Other Income						
Towards admin expenses	2,332				2,332	6,887
Rent for Playing Field			1,303		1,303	1,236
Insurance claim(s)	188				188	0
Refunds & Recoveries	239				239	295
Grants incl LPoW	1,236				1,236	
Administration Income	50				50	63
Ministry Fees	5,232				5,232	4,443
INCOME TOTAL	107,662	90.00	3,384	0	111,135	112,970

3. EXPENDITURE

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2022	Total 2021
Parish Share					
Diocesan Parish Share	71,826			71,826	71,966
Clergy					
Clergy Expenses	3,119			3,119	2,289
Other Ministry Costs	202		58	260	96
Running & Maintenance of Church					
Energy	4,337			4,337	2,923
Insurance		6,107		6,107	5,750
Repairs & Maintenance	3,354		596	3,950	908
Roof Security	2,446			2,446	2,067
Other Costs e.g. decoration, upkeep, memberships	759		250	1,008	2,746
Grant from LPoW					-558
Music					
Director of Music (incl. locum)	3,979			3,979	3,919
Music & Streaming License Fees	332			332	317
Organ & Piano Maintenance			275	275	0
Office					
Benefice Administrator	3,640			3,640	3,200
Running Benefice Office	4,249			4,249	4,099
Charitable Giving					
PCC Charities	2,557			2,557	563
Fund Raising Costs					
Misc.	1,081		935	2,016	81
Other Expenses					
Other Parish Expenses	143		25	168	129
Professional Fees	450			450	350
Cowper Room, Toilets & Kitchenette					
Architect Fees			5,665	5,665	
EXPENDITURE TOTAL	<u>102,472</u>	<u>6,107</u>	<u>7,803</u>	<u>116,382</u>	<u>100,846</u>

4. STAFF COSTS & FEES PAID

	2022	2021
Wages and Salaries	£7,619	£7,119
Av. No. Employees	2	2

During the year the PCC employed a parish administrator, a Director of Music (also organist).

The Clergy team were paid travel and other agreed expenses totalling £3,118.72.

Independent Examiner's Fees	£450	£350
-----------------------------	------	------

5. FIXED ASSETS

5.1 Tangible Fixed Assets

5.1.1 Land on the corner of Westfield Road and School Lane Toftwood

This land was purchased in 1961 for £250. It is rented from the Church by Dereham Town Council for use as a play area.

5.2 Investments Fixed Assets

	Value at 31.12.22	Value at 31.12.21	Net Gain/Loss
E Dereham CoE Middle School Fund	£38,413	£40,679	-£2,266

6. DEBTORS

	2022 Total	2021 Total
Other Debtors & Prepayments	£5,742	£4,172

7. LIABILITIES:

	2022 Total	2021 Total
Creditors for goods and services	£4,611	£2,095

8. FUND DETAILS

Fund Movement Summary

	Balance at 01.01.22 £	Incoming Resources £	Outgoing Resources £	Transfers	Gains and Losses £	Balance at 31.12.22 £
The PCC Restricted Endowment funds comprise:						
Dereham CoE Middle Sch	40,679	-	-		-2,266	38,413
	40,679	-	-		-2,266	38,413
The PCC Restricted funds comprise:						
Bell and Tower Fund	943	150.00	-226.00		-	866.60
Bell Ringers Petty Cash	1,118	157.00	-388.84		0.43	886.77
Building Project Fund	13,300	569.69	-5,665.08		-	8,204.76
Childrens Ministries Fund	532	39.03	-	8	-	579.02
Fabric Fund	4,874	1,328.02	-		-	6,201.70
Fellowship Account	55	986.50	-935.00		-	106.50
Flower Account	-14	153.00	-150.76	90	-	78.10
Music Fund	1,523	-	-		-	1,523.40
Organ Fund	5,183	-	-275.00		-	4,907.69
Rector & Churchwardens	6,737		-82.49	28	-	6,682.29
Sanctuary Flowers Fund	362	-	-80.00		-	281.50
	34,612	3,383	-7,803	126	0.43	30,318
The PCC Designated funds comprise:						
Admin Expenses	28	-		-28		-
Insurance Fund	2,561		-6,107	6000	-	2,455
Flower Account		90				90
	2,589	90	-6,107	5972	-	2,545
The PCC Unrestricted Funds comprise						
General Fund	84,069	105,396	-102,472	-6098		80,895
Totals Funds ex Endowment	121,270	108,869	-116,382	-	0.43	113,758

8.1 Insurance Fund

The PCC saves money towards the annual insurance premium by transferring £500 per month of unrestricted funds into this designated fund.

8.2 The General Fund

This unrestricted fund, comprising all other monies in all other accounts is not shown in the above table.

8.3 Bell Ringers Petty Cash Fund

This restricted fund, is held entirely in one account. The money therein is used by the Bell Ringers to pay for heating in the Bell Tower, bell ropes and other sundry expenses.

8.4 Investment Gains

The investment gains from all funds in the CCLA COIF account have been added to the General Fund.

9. RESTRICTED ENDOWMENT FUND

The Restricted Endowment Fund is held in Trust for the sole benefit of The Dereham Church of England Junior Academy and is administered by the Diocese. Dividends are paid direct to the Trustees for the benefit of the school.

10. CHARITIES SUPPORTED IN 2022

Childrens Society	£427
Royal British Legion	£100
Ukraine Appeal	£2000

11. ASSOCIATED CHARITIES

There are two associated charities both of which are independently registered with the Charity Commission.

11.1 The Friends of St Nicholas

This charity was commenced in 2006 with the aim of raising money for the fabric of the Church.

11.2 The Church Estate and Headborough Charity

This charity is administered by a Management Committee on behalf of the Trustees, who are also members of the PCC. Church House, Church Cottage and the Garden Allotments are held in trust for the Charity.

The PCC uses Church House free of charge for all its activities including the Parish Office, meeting rooms and Church Hall for social events, fund raising activities and meetings. The PCC pays a proportional contribution towards energy costs.