

Cromer PCC

England & Wales · Charity number 1135323

Details

Other names	THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST PETER & ST PAUL, CROMER WITH ST MARTINS,CROMER, CROMER PCC
Status	Registered
Legal form	Previously excepted
Registered	2010-03-30
Register	View on the Charity Commission register

Contact

Address The Parish Office
Cromer Parish Hall
65 Church Street
Cromer
NR27 9HH

Phone 07777161738

Email office@cromer-church.org.uk

Website www.cromer-church.org.uk

Activities

Objects: Promoting in the ecclesiastical parish the whole mission of the Church.

Activities: Christian teaching, public worship, promoting mission through provision of activities for all ages, provision of sacred space for prayer and contemplation, pastoral work visiting the sick and bereaved, promoting Christianity through events meetings and literature, religious assemblies in schools, provision of youth club with Christian ethos, supporting other charities in UK and overseas.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Norfolk

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£302,897	£354,074	-	-
2024-12-31	£328,446	£380,029	-	-
2023-12-31	£393,762	£281,463	-	-
2022-12-31	£416,873	£254,017	-	-
2021-12-31	£248,501	£223,931	-	-
2020-12-31	£285,069	£279,501	-	-

Trustees

Name	Role	Appointed
Rev William John Warren BA	Chair	2019-06-30
ALISON ROSEMARY ORSBORNE		2026-04-23
Anna Margaret Coghlan		2025-04-24
Christopher Robert Jacquier		2025-04-24
DAVID CHARLES LOADES		2015-04-23
DAVID GEORGE ORSBORNE		
DAVID JOHN ANDERSON		2018-08-01
Douglas Rex Tuthill		2021-03-01
Eileen Marielle Woodfield		2024-04-25
Hazel Mardlin		2025-04-24
Ivan Kimble		2021-05-01
JOHN MICHAEL HODGKINSON		
Jill Averil Boyle		2025-04-24
Jonathan Mardlin		2025-04-24
Judith Anderson		2023-06-01
MISS ANNE COTTINGHAM		
SIMON RICHARD PURSLOW FRICS		2018-04-29
Sarah Rosemary McCandlish		2022-06-26
Tracy Frances Johnson		2024-04-25

Cromer PCC

England & Wales - Charity number 1135323

Accounts

CROMER PCC

(PREVIOUSLY CROMER PAROCHIAL CHURCH COUNCIL)

UNAUDITED

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

**CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2025
CONTENTS**

	Page
Reference and administrative details of the Charity, its Trustees and advisers	1-2
Trustees' report	3-13
Independent examiner's report	14
Statement of financial activities	15
Balance sheet	16
Notes to financial statements	17-25

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS

Members of the PCC are either ex-officio, co-opted or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules and with the aim of having adequate representation from each congregation.

During 2025 the following served as members of the PCC and trustees of the charity:

Incumbent

Revd Will Warren

Clergy

Revd Julia Chamberlin (Associate Vicar) (until May 2025)

Revd Joanna Haywood (Curate) (until February 2025)

Revd Jennie Hodgkinson (Assistant Minister)

Churchwardens

Ivan Kimble

David Loades

Officers

David Orsborne, PCC Secretary

Doug Tuthill, PCC Treasurer

Glyn Purland, Electoral Roll Officer

Representatives elected to the Deanery Synod

David Anderson

Anne Cottingham

John Hodgkinson

David Orsborne

Lay Representatives elected to the Deanery Synod

David Anderson

Anne Cottingham

John Hodgkinson

David Orsborne

Lay Members of the Diocesan Synod

David Orsborne

Ivan Kimble

David Loades

Lay Representatives elected by the APCM ('Elected Members')

Judith Anderson

Jill Boyle (from April 2025)

Dennis Broughton (until April 2025)

Anna Coghlan (from April 2025)

Christopher Jacquier (from April 2025)

Tracy Johnson

Hazel Mardlin (from April 2025)

Jon Mardlin (from April 2025)

Sarah McCandlish

Alison Orsborne (until April 2025)

Mary Pallister (until April 2025)

Glyn Purland (until April 2025)

Simon Purslow (from April 2025)

Eileen Woodfield

Co-opted Members

Simon Purslow (until April 2025)

Doug Tuthill

Charity registered number

01135323

Principal office

The Church Office, Cromer Parish Hall, 65 Church Street, Cromer NR27 9HH

Independent examiner

Timothy Hignett and Partners Limited, 7 High Street, Cromer, Norfolk, NR27 9HG

TRUSTEE'S REPORT

Vicar's Report

"I will build my church" (Matthew 16:18)

In our recent sermon series in the middle chapters of Matthew's Gospel, we reflected on the Lord Jesus' promise to build his church despite Satan's opposition. As we look back over the past year, we rejoice that he has been faithful to that promise here in Cromer. Lives continue to be transformed as the gospel is proclaimed week by week through our many and varied events and activities.

As in previous years, I will review our ministry through the lens of the three-fold strategy set out in our vision: Drawing In, Building Up, and Sending Out.

Drawing In

The rhythm of our mission continues to follow a consistent weekly and seasonal pattern. One example of our weekly outreach is Mustard Seed at St Martin's, offering food, community, and gentle engagement with the Christian gospel to those in the Suffield Park district. It was a great joy this autumn to witness baptisms arising from this ministry, and we continue to pray that God would use this work to help many more encounter his love in Christ.

Similarly, CC Toddlers meets each Tuesday in the parish hall, providing connection for young families and opportunities to engage with the gospel in an informal and welcoming setting. Our termly Beachfest Extra events have continued alongside our annual summer week of mission. This year, we gathered in North Lodge Park with a pirate-themed programme, reaching many families in a new setting. Cornerstone Cafe, our holiday ministry, and the bookstall have again welcomed and served thousands of visitors to the parish church. These ministries continue to provide natural points of contact, with a number of visitors going on to attend Sunday worship.

Christmas and Easter remain key moments for outreach. As in previous years, we distributed invitations to our Christmas events across the community, and our social media engagement reached thousands. Attendance at our Christmas services was strong, with many non-Christians hearing the gospel clearly presented. On Good Friday, our Easter Passion Play drew large crowds, many of whom were visibly moved by what they witnessed.

Although talk of a "Quiet Revival" continues to be debated nationally, we have certainly seen a steady stream of people - including younger men - attending worship and expressing a desire to explore the claims of Christianity. We hope to run an Alpha course later in the spring to provide an accessible space for enquirers to consider what it might mean to follow Jesus.

TRUSTEE'S REPORT (CONTINUED)

Building Up

Jesus' promise to build his church is given in response to Peter's confession of faith. At the heart of all we do at Cromer Church is the opening of Scripture so that faith in Christ may grow.

This year, our Sunday preaching has taken us through the rich middle section of Isaiah, exploring the portraits of the Suffering Servant fulfilled in Jesus. More recently, we have returned to Matthew's Gospel to see afresh how Jesus is revealed as the promised King. To mark 1700 years of the Nicene Creed, our evening services spent several weeks exploring its enduring truths. We are currently considering God's design for life in the early chapters of Genesis.

I am deeply grateful to all who lead and preach at our Sunday services, giving careful and prayerful time to preparation.

Alongside our adult ministry, CC Kids meets weekly to open the Bible with our younger members, helping to build strong foundations for a lifetime of discipleship. At a time when many churches see few young people, we are thankful for those the Lord has entrusted to us and long to see more children and young people come to know Jesus.

With a reduced staff team for much of this year, our small group leaders have inevitably received less oversight than usual. I am very grateful for their faithfulness and understanding, as well as for their engagement with the weekly studies that accompany our Sunday sermons. In the months ahead, we hope to strengthen this area of ministry and to re-emphasize the vital role of small groups as places of discipleship, prayer, and connection within a larger church family.

In recent years, there has been a growing sense that the Lord is calling us to renewed earnestness in prayer. Several new prayer gatherings have begun, and we have reintroduced prayer ministry during Sunday morning services - something that was paused during the COVID period. We pray that this deepening dependence on the Lord will bear lasting fruit.

In September, we publicly launched our Renew, Renovate, Reinvest (R3) project. This initiative seeks to reorder the parish church building to provide a more flexible space for mission and ministry in a changing era. The project team has met regularly throughout the year, and in the coming months we look forward to sharing further details about the next stages and how members of the church family can be involved.

While it would be easy to think of R3 simply as a building project, its true focus is people - people encountering Jesus and being transformed by him. Just as our Victorian forebears undertook significant refurbishment with a vision for gospel witness in Cromer, so we pray that this work will leave an eternal legacy for our generation and those to come.

TRUSTEE'S REPORT (CONTINUED)

Sending Out

Cromer Church continues to support a wide range of mission partners, both in the UK and overseas. Having supported Christians Against Poverty and Hope into Action for the last missionary cycle, we have voted to support Tessa Development Trust's work in Uganda and also Mission Without Borders and their mission in Eastern Europe. As part of our missionary engagement, this year we were pleased to host visits from Michelle Proctor, Mission Without Borders, and support Rev Tim Brittan's visit to give theological teaching in the diocese of Soroti in the Anglican Church of Uganda. Through the Church of England Evangelical Council's Ephesian Fund, we are able to provide financial support to several parishes in socially challenging contexts across the diocese.

In May, our Associate Vicar, Julia Chamberlin, left to become Vicar of St Helen's Bishopgate in Norwich. We give thanks for her ministry among us and pray for her as she serves in this new role. At the time of writing, we are seeking to recruit her successor. Although vocations to ordained ministry are nationally in decline, we hope in due course to host a training curate, investing in future gospel workers.

At a time when many churches struggle to find volunteers, it is a particular joy that so much of our church life is sustained by the faithful service of our members. This report provides another opportunity to thank all who serve, whether publicly or behind the scenes. I am especially grateful to our churchwardens, David Loades and Ivan Kimble, who have carried significant leadership responsibility during a year of reduced staffing. My thanks also go to our staff team - Lesley, Doug, Anna, and Amy - for their dedication and resilience. David Osborne continues to serve with great diligence and wisdom as PCC Secretary, ensuring that our governance and administration are handled with quiet effectiveness.

May God continue to pour out his blessing upon us in the year ahead, and may he go on building his church here in Cromer for his glory.

Revd William Warren
Vicar

TRUSTEE'S REPORT (CONTINUED)

PCC Secretary's Report

The Parochial Church Council (PCC) met 11 times in 2025. This included one Saturday half-day Awayday following the Organisational Health and Operational Effectiveness Review carried out by Andrew Bagwell, a specialist consultant. In addition, PCC members attended an evening workshop session run by Mr Bagwell.

Each meeting began with Bible study, worship and prayer, and meetings were planned to ensure a good balance between routine business and different aspects of our vision, mission and ministry. Each meeting looked in detail at one or more key aspects of our work and, during 2025, PCC business included items on: Safeguarding, our Mission Partners, vision priorities and action points, budget and finance matters including Parish Share, a wide range of fabric and buildings matters at the Parish Church and St Martin's, our Dogs in Church policy, actions arising from the Fire Risk Assessment, the proposed 'Renew, Renovate, Reinvest' Building Project, leadership structures, staffing (including the appointment of an Associate Vicar), BeachFest and the church carnival float, new ministry and mission opportunities at St Martin's and the Parish Church, welcome (including Welcome Meals), and the start of the CPAS course 'Leading your church in evangelism'.

Each meeting received reports from the Standing and Finance Committee, the Parish Safeguarding Officers, the Treasurer, the Electoral Roll Officer and the Health and Safety Team. PCC also received regular reports from the Leadership Teams (Mission, Fabric and Communications), when they met, and the Deanery, Diocesan and General Synods when these met. Where reports contained recommendations to PCC these were considered and voted on.

Members of the PCC are Trustees of the charity and have a duty to be good stewards of our finances, so the Treasurer's Report is always a key item on the agenda. Budget planning and monitoring are important because they ensure that the funds we receive are used prudently to enable and support our vision and all the elements of our mission and ministry. PCC members work hard to achieve a vision-driven, balanced and aspirational budget and we're grateful to the Treasurer for his careful and diligent work and for providing budget reports that are clear and easy to understand. Full details of the 2025 Financial Year can be found in the Treasurer's Report and Accounts, elsewhere in this booklet.

Standing and Finance Committee (S&F), the steering committee of PCC as prescribed by the Church Representation Rules, met eight times during 2025. Members are the Vicar, Churchwardens, Treasurer (Doug Tuthill), Secretary (David Orsborne) and two PCC members elected by PCC (Anne Cottingham and David Anderson). S&F dealt with any urgent business that arose between PCC meetings, worked on matters delegated to it by PCC and, to make the best use of PCC time and aid good governance, reviewed the decisions and recommendations from each PCC meeting to ensure that items requiring further work had been identified and were being followed up. S&F worked with the Incumbent to plan the annual PCC programme and draw up the agenda for PCC meetings.

The Leadership Teams carry out in-depth work in areas where they have expertise and interest, before making recommendations to PCC. Membership of the Leadership Teams consists of PCC members (who are expected to serve on at least one Leadership Team) and others, not on PCC, who have relevant knowledge, experience and commitment to serve in a particular area.

TRUSTEE'S REPORT (CONTINUED)

Three Leadership Teams were in place during 2025: Communications Leadership Team, Fabric Leadership Team and Mission Leadership Team although reduced staffing meant that only Fabric Leadership Team was able to meet regularly in the second half of the year. Following the Organisational Health and Operational Effectiveness Review and the subsequent Awayday, PCC decided to review these arrangements to ensure that they still meet our needs. They expect to complete this work in the early part of 2026.

Attendance at PCC was excellent throughout the year and members have worked well together on some challenging issues and through some long and complex meetings. I am very grateful to members for their commitment and faithfulness, and for their help and support in ensuring that PCC business runs smoothly.

PCC aims to be as open and transparent as possible about its work and, to that end, the outline agenda for each meeting is published in the Weekly Update in advance of each meeting, and a list of the decisions taken is published in the Weekly Update once the minutes have been approved by PCC (normally at the following meeting). The minutes of each meeting (apart from any confidential items) are also made available on our website once they have been approved by PCC.

During 2025, the PCC has complied in all respects with the House of Bishops' guidance on safeguarding as required by s5 of the Safeguarding and Clergy Discipline Measure 2016.

**David Orsborne
PCC Secretary**

TRUSTEE'S REPORT (CONTINUED)

Fabric Report

This report is a brief summary of the various works carried out to the buildings, either owned by Cromer Church, or for which the Church is responsible, during the calendar year of 2025. There were a number of significant projects which were successfully completed in 2025. Also, a strategic project feasibility study was commissioned in the year. This Report does not cover day to day repair works and minor maintenance of which there are lots.

Parish Church

The works carried out on this grade 1 listed building during the year are: -

- Installation and commissioning of a full fire detection and alarm system with service centre notifications to key holders meeting the recommendations in the previous years' Fire Risk Assessment Report (FRAR).
- Upgrading of the electrical distribution boards located in the cupboard by the main south door, for the fire alarm system and the new glass doors.
- Installation of additional emergency lighting for compliance with the FRAR.
- Replace 1 fire alarm beacon stolen from the toilets and repair 1 beacon.
- Repair to the William Morris stain glass window following a broken pane from an impact of a projectile unknown.
- Installation of Automatic frame-less glass doors at the entrance to the Church, following an approved faculty, including a new power supply.
- North aisle stair turret – clearance and improvement in rainwater discharge from flat roof.
- Bi-annual clearance of lead gutter and gullies to roofs.
- Emergency repairs carried out following the rainstorm damage to the incoming electrical supply cupboard including the lighting controls and the fire alarm wireless system.
- Rebuilding of the incoming electrical supply enclosure for compliance with the FRAR and build in water resistance against future storm water ingress and carry out remedial electrical works.
- The parish church kitchen fan upgrade, including additional duct work.
- New power supplied to church servery for the fly eradicator.
- Minor patch repairs to driveway in churchyard by council.
- Removal of diseased and decayed tree with an approved faculty.
- Servicing the heating boiler for the lounge/toilets.
- Replacing burnt out switch fused spur in the vestry.
- Ongoing monthly emergency light testing.
- Annual and quarterly maintenance of the church heating and fire alarm systems.
- Installation of wireless heating control for the lounge and the nave of the church.

TRUSTEE'S REPORT (CONTINUED)

A feasibility study was requested by PCC for a proposed remodeling of the Parish Church. PCC unanimously agreed to progress Option 2 of the feasibility report, and this option and the feasibility report, were shared with congregations over a weekend in September. Also in the year, after September, consultations concerning the feasibility of the project were held with a sub-committee of the DAC, and the Chancellor.

St Martin's

Work continues to maintain the building in a good state of repair by keeping on top of minor defects as they arise. The improvements during the year were as follows:-

- Installation of a full fire detection and alarm system with service centre notifications to key holders meeting the recommendations in the previous years' Fire Risk Assessment Report (FRAR) including installing new power supply for the system.
- The double wooden entrance gates were replaced at the church entrance.
- Replacement of a faulty sounder beacon.
- Installation of new ventilation system in the hall.
- Three notice boards in the worship area were replaced.
- The vertical blinds on the large window in the worship area were replaced.

The work top counter on the stage was remodeled and the audio cupboard on the stage was removed to make room for an additional fridge and freezer.

- Moving sockets for freezers.
- An active loudspeaker was installed in the lounge connected to the sound desk in the worship area. This can also be used independently in the lounge.
- Replace faulty light in the hall.
- The iron gate on the side entrance was removed.
- Wire new double socket for the freezers in the hall.
- Fit floor sockets on the platform to prevent trailing extension leads for Mustard Seed servery.
- Service the gas heaters in the hall and worship area.
- Service the boiler for the kitchen and toilet areas, with minor repairs.
- Replacement of a corroded 13amp socket in the hall.
- A Structural assessment of the worship area floor and platform to permit a full immersion baptism in an inflatable hot tub on the dias in the worship area to be able to take place.

TRUSTEE'S REPORT (CONTINUED)

Parish Hall

The work carried out during the year are:-

- Fit new emergency light fitting in the main corridor as part of the FRAR.
- Carry out repairs to the disabled toilet following damage caused by a user.
- Carry out repairs to 2 of the gas heaters in the main hall.
- Clearance of lead gutters and general eaves gutters.
- There were repairs to a small section of lead flashing above the kitchen.
- Annual heating maintenance. (In addition, a fault was found in 2024 and the new part ordered, and fitted in 2025.)
- A repair to the suspended ceiling was carried out where a loose frame arm was refixed.
- Carry out investigation work to the door entry system.
- Monthly emergency lighting tests and fire alarm tests.

Another application was made to NNDC to denote the Parish Hall as a community asset. Evidence was submitted from the PCC, with assistance from the Diocese Registrar, to the Council to reject the application. A response is due early in 2026.

Also, a preplanning application was made at the end of the year for the feasibility of a change of use of the Hall. A response is due in the early part of 2026.

17, Meadow Close

For over 15 years the house has been let, though a letting agent, under a short-hold tenancy. Following advice from the diocese it was agreed by PCC that the house should be sold. In 2025 the house has been put up for sale after the tenants moved out. End of lease decoration and maintenance took place including some tidying in the garden. Also, the central heating boiler has had its annual service and gas safety certificate issued. There have been viewings of the property and regular visits take place to meet insurance requirements.

Generally

The overall condition of the buildings continues to be good. We are conscious of the fact that, whilst the 'Church' is made up of the people that meet inside the buildings, we are merely custodians 'for the time being' of the buildings in our care, and it is our hope to be able to pass them on to the next generation in a better condition than when we received them. This is, however, quite a task, taking into account the size and age of the buildings.

It is noted that all the Portable Appliance Testing is carried out by a competent person in David Anderson.

The Fabric Leadership Group continues to meet quarterly to discuss the needs of our buildings in detail, and to prepare recommendations to PCC for the repairs needed to our buildings and take requests from PCC to manage fabric works. The fabric leadership team is made up of Nick Claridge, David Anderson, Dave Walker, John Hodgkinson, David Loades, Ivan Kimble and is ably chaired by Simon Purslow.

Ivan Kimble

TRUSTEE'S REPORT (CONTINUED)

Annual Safeguarding Report

At the March 2025 PCC Alison Orsborne stepped down as PSO; a role she held for 13 years! We would like to thank her for her service and commitment. At the May PCC Anna Coghlan was duly appointed as PSO for Children and young people and Eileen Woodfield continued in the role as PSO for Vulnerable Adults. We were introduced in these roles at both churches in the Autumn/Winter; alongside a video explaining the importance of Safeguarding within the C of E.

Our main focus has been on clarifying and implementing the Safer Recruitment process and ensuring all volunteers have a role description. To this end we are updating the guidance within the Safer Recruitment policy and setting up meetings with Volunteer group team leaders. These meetings are ongoing.

There is an increasing awareness of the importance of completing the relevant training, as well as having a current clear DBS, and we continue to work to support and encourage volunteers in accessing the on-line training as the face to face training run by the Diocese is not always easily accessible.

Nationally the House of Bishops have been reviewing the C of E's documents relating to Safeguarding and in the interim have produced 'Safe environment and activities' as guidance for Churches. We expect new guidance in 2026.

Locally there have been some incidents reported where it has not been clear-cut whether they should be considered as Safeguarding issues or not; but the Diocesan Safeguarding team have provided clarity and necessary actions have been taken.

Currently there are 77 people on our list of volunteers with a DBS; keeping us busy with updating.

Anna Coghlan
Eileen Woodfield

TRUSTEE'S REPORT (CONTINUED)

Finance

The PCC is holding sufficient funds in reserve to continue in operation for the foreseeable future. Having spent £70,034 on major repairs and improvements in 2025, there still remains a total unrestricted fund of £532,378.

Planned giving reduced by 2.7% on 2024 where regular givers have left us and not been replaced. It was good to see Parish Giving Scheme contributions are up to 69% of total planned giving although standing orders are now down to 20% and envelopes again static at 11%. With the appointment of an Associate Vicar expected in 2026, this would be a good time to review your regular giving and I would urge you to sign up to the Parish Giving Scheme if you haven't already done so.

Collections were down by 14% on 2024 although all other giving increased by 22%. This includes £5,091 of donations from the wall safe.

The improvements made to the Bookstall have paid off with an increase in income of 16% over 2024 and Cornerstone with its band of volunteers made a healthy 23% increase in income over 2024. Both of these fund raising activities contributed a total net profit of £37,055 which enables our church to carry out mission work and help towards the running costs.

I have set up 6 fixed rate Term Deposits with Lloyds Bank with expiry dates falling every 2 months so that money can be accessed easily.

Diocesan Parish Share (£100,000) was paid in full with £10,000 via the Ephesians Fund. Cromer has contributed 137% of the cost for having one vicar. This is because of TRIO (The Responsibility Is Ours) where we have historically paid over and above the cost of ministry. We will continue to be asked to pay extra until less well off churches catch up.

Church Utility Bills have increased by 24% over 2024. The costs of Water, Electricity and Gas for the Parish Church alone has reached £20,000 for the year. I am monitoring usage closely and the best quotes for renewal of our contracts have all increased. I am pleased to report that water usage is now under control and a leak in a disused toilet was identified as the cause of extra costs previously.

Bank charges at Nat West have been managed and are around £10 per month. Lloyds have changed our Community account to a Charity account which allows us a better credit turnover. Unfortunately, as with Nat West we are punished for paying in cash and cheques. I expect Barclays will follow suit in the near future and the only way to plan for this is to ask our church family to please use the Parish Giving Scheme for their regular giving.

Doug Tuthill
PCC Treasurer

Statement of Trustee's responsibilities

The members are responsible for preparing the Trustee's report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the members to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the members are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The members are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of members and signed on their behalf by:

Revd Will Warren

25 March 2026

**CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2025
INDEPENDENT EXAMINER'S REPORT**

Independent examiner's report to the Trustees of Cromer PCC ('the Charity')

I report to the Charity Trustees on my examination of the accounts of the above Charity (Cromer PCC) for the year ended 31 December 2025.

Responsibilities and basis of report

As the Trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Association of Accounting Technicians in England and Wales, which is one of the listed bodies.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015. I have completed my examination. I confirm that no 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 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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. This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

Emma Hignett FMAAT

Timothy Hignett and Partners Limited
Accountants
7 High Street
Cromer
Norfolk
NR27 9HG
25 March 2026

CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2025
STATEMENT OF FINANCIAL ACTIVITIES

Recommended categories by activity	Unrestricted funds £	Restricted income funds £	2025 Total funds £	2024 Total funds £
Incoming resources (Note 3)				
Income and endowments from:				
Donations and legacies	204,183	1,601	205,784	237,773
Charitable activities	-	-	-	-
Other trading activities	82,757	3,813	86,570	77,442
Investments	10,543	-	10,543	13,231
Separate material item of income	-	-	-	-
Other	-	-	-	-
Total	297,483	5,414	302,897	328,446
Resources expended (Note 4)				
Expenditure on:				
Charitable activities	347,480	6,594	354,074	380,029
Other	-	-	-	-
Total	347,480	6,594	354,074	380,029
Net (expenditure)/income before investment gains/(losses)				
	- 49,997	- 1,180	- 51,177	- 51,583
Net gains/(losses) on investments	-	-	-	-
Net (expenditure)/income	- 49,997	- 1,180	- 51,177	- 51,583
Extraordinary items	-	-	-	-
Transfers between funds/capital exp. from fund	47,483	- 47,483	-	-
Other recognised gains/(losses):				
Gains and losses on revaluation of fixed assets for the charity's own use	-	-	-	-
Other gains/(losses)	-	-	-	-
Net movement in funds	- 2,514	- 48,663	- 51,177	- 51,583
Reconciliation of funds:				
Total funds brought forward	534,892	171,267	706,159	757,742
Total funds carried forward	532,378	122,604	654,982	706,159

CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2025
BALANCE SHEET

	31/12/2025 £	31/12/2024 £
Fixed assets		
Tangible assets (Note 6)	148,899	134,260
Investments	-	-
Total fixed assets	148,899	134,260
Current assets		
Stock	3,371	2,632
Debtors (Note 7)	51,380	48,813
Cash at bank and in hand (Note 9)	463,255	532,362
Total current assets	518,006	583,807
Creditors: amounts falling due within one year (Note 8)	- 11,923	- 11,908
Net current assets/(liabilities)	506,083	571,899
Total assets less current liabilities	654,982	706,159
Creditors: amounts falling due after one year (Note 8)	-	-
Provisions for liabilities	-	-
Total net assets or liabilities	654,982	706,159
Funds of the Charity		
Endowment funds	-	-
Restricted income funds (Note 11)	122,604	171,267
Unrestricted funds	532,378	534,892
Revaluation reserve	-	-
Total funds	654,982	706,159

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

Revd Will Warren
25 March 2026

The notes on pages 17 to 25 form part of these financial statements.

Note 1 Basis of preparation

Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at The accounts have been prepared in accordance with:
the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and 102) and with the Charities Act 2011.

The Charity constitutes a public benefit entity as defined by FRS 102.

General information

Cromer PCC is a registered charity, number 1135323. Registration took place on 30 March 2010. The registered office for the Charity is Cromer Parish Hall, 65 Church Street, Cromer, NR27 9HH. The Charity is governed by the Parochial Church Council Powers Measure (1956) as Amended and the Church Representation Rules. The Charity also works under the name The Parochial Church Council of the Ecclesiastical Parish of St Peter & St Paul, Cromer with St Martins, Cromer. The name was amended with The Charity Commission from Cromer Parochial Church Council to Cromer PCC to ease logistical difficulties. The full name above is also logged with The Charity Commission.

Note 2 Accounting policies

Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Where expenses can not be attributed effectively, they have not been allocated, and the total cost can be seen in the analysis of expenditure under a specific heading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT. Any VAT reclaimed on capital purchases has been set against the cost of the asset.

Tangible fixed assets and depreciation

Tangible fixed assets costing £1,000 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Note 2 Accounting policies (cont)

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

Depreciation is provided on the following basis:

Freehold property - Held at historical cost
Fixtures and fittings - 25% Reducing balance

Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and in hand includes cash and liquid investments with a short maturity of twelve months or less from the date of acquisition or opening of the deposit or similar account.

Stock

If stock movements are considered material, these will be included within the accounts. Stocks accounted for are measured at the lower or cost or net realisable value.

Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

Fund accounting

Unrestricted funds comprise unrestricted funds that have been set aside by the Members for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2025
NOTES TO THE ACCOUNTS (CONT)

Note 3 Analysis of income

Analysis		Unrestricted funds	Restricted income funds	Total funds 2025 £	Total funds 2024 £
Donations and legacies:	Collections and other givings	33,877	-	33,877	31,677
	Legacies	-	1,000	1,000	34,315
	Donations with gift aid	136,375	-	136,375	140,089
	Income tax recovered	32,035	601	32,636	30,754
	Third party donations	1,896	-	1,896	938
	Total	204,183	1,601	205,784	237,773
Charitable activities:	VAT recovered - not elsewhere included	-	-	-	-
	Total	-	-	-	-
Other trading activities:	Rent	22,996	-	22,996	25,449
	Bookstall	21,356	-	21,356	17,741
	Cornerstone	36,023	-	36,023	27,387
	Bottle	2,382	-	2,382	3,432
	Events	-	-	-	-
	Organ concerts	-	3,813	3,813	3,433
Total	82,757	3,813	86,570	77,442	
Income from investments:	Income from investments/fees	10,543	-	10,543	13,231
	Total	10,543	-	10,543	13,231
Separate material item of income:		-	-	-	-
		-	-	-	-
		-	-	-	-
	Total	-	-	-	-
Other:	Off site funeral credits	-	-	-	-
	Insurance claim	-	-	-	-
	Grants	-	-	-	-
	Total	-	-	-	-
TOTAL INCOME	297,483	5,414	302,897	328,446	

CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2025
NOTES TO THE ACCOUNTS (CONT)

Note 4 Analysis of expenditure

Analysis	31-Dec-25			31-Dec-24		
	Unrestricted funds	Restricted income funds	Total funds £	Unrestricted funds	Restricted income funds	Total funds £
Expenditure on charitable						
Parish Share (see treasurer's report)	100,000	-	100,000	117,608	-	117,608
Meadow Close running costs	5,729	-	5,729	2,215	-	2,215
DBS checks	433	-	433	528	-	528
Donations and fees	13,000	-	13,000	14,000	-	14,000
Church running expenses	33,871	-	33,871	30,955	-	30,955
Clergy expenses	1,435	-	1,435	5,383	-	5,383
Worship	5,757	-	5,757	6,054	-	6,054
Hall expenses	10,023	-	10,023	8,562	-	8,562
Repairs & maintenance	30,897	1,030	31,927	27,704	22,755	50,459
Church workers	42,882	-	42,882	40,996	-	40,996
Parish activities	13,910	500	14,410	16,459	450	16,909
Office costs and re-branding	9,630	-	9,630	9,794	-	9,794
Bookstall running costs	12,642	-	12,642	7,241	-	7,241
Cornerstone running expenses	7,682	-	7,682	6,316	-	6,316
Depreciation	49,634	-	49,634	44,753	-	44,753
Accountancy and payroll costs	5,988	-	5,988	4,690	-	4,690
Organist	-	1,522	1,522	942	-	942
Consultancy fees	1,771	3,542	5,313	752	9,773	10,525
Bank charges	140	-	140	161	-	161
Third party donations and PCC agreed donations	2,056	-	2,056	1,938	-	1,938
Total expenditure on charitable activities	347,480	6,594	354,074	347,051	32,978	380,029

Note 5 Details of certain items of expenditure

Wages costs are shown under Church workers, and no employees earn over £60,000. The average number of staff in the year is 4 (2024: 4).

The independent examiner's remuneration amounts to an independent examiner and accounts preparation fee cost of £4,000 (2024 - £4,000). The charge for 2025 and 2024 have been accrued as an estimate in the accounts in the relevant year. The statement of financial activities also includes other accounting charges, including payroll costs.

During the year, no Trustees received any remuneration or other benefits in their capacity as Trustee (2024 - £NIL). During the year ended 31 December 2025, no Trustee expenses have been incurred (2024 - £NIL).

Note 6 Tangible fixed assets

Cost or valuation

	Freehold land & buildings £	Other land & buildings £	Plant, machinery and motor vehicles £	Fixtures, fittings and equipment £	Total £
At the beginning of the year	-	-	-	243,418	243,418
Additions	-	-	-	64,273	64,273
Revaluations	-	-	-	-	-
Disposals / Transfers	-	-	-	-	-
At end of the year	-	-	-	307,691	307,691

Depreciation and impairments

Basis

SL or RB (Straight Line or Reducing Balance)	SL or RB	SL or RB	RB	
Not depreciated			25%	

Rate

At beginning of the year	-	-	-	109,158	109,158
Depreciation	-	-	-	49,634	49,634
At end of the year	-	-	-	158,792	158,792

Net book value

Net book value at the beginning of the year	-	-	-	134,260	134,260
Net book value at the end of the year	-	-	-	148,899	148,899

Note 7 Debtors and prepayments

Analysis of debtors

	2025 £	2024 £
Trade debtors	4,686	2,672
Prepayments and accrued income	834	281
Other debtors	45,860	45,860
Total	51,380	48,813

As part of the accounting work completed in 2022, it was found that the freehold of Meadow Close was in the name of the NORWICH DIOCESAN BOARD OF FINANCE LIMITED. Upon this basis, the asset has been removed from fixed assets in the accounts, via transfer. The has been included within debtors.

CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2025
NOTES TO THE ACCOUNTS (CONT)

Note 8 Creditors and accruals

Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	2025 £	2024 £	2025 £	2024 £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	6,760	7,056	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	4,000	4,000	-	-
Taxation and social security	740	852	-	-
Other creditors	423	-	-	-
Total	11,923	11,908	-	-

Note 9 Cash at bank and in hand

	2025 £	2024 £
Cash at bank and on hand	463,255	532,362
Other	-	-
Total	463,255	532,362

Note 10 Related party transactions

During the year, £10,801 (2024 - £16,228) was paid to Purslows Building Surveyors Limited, for professional services. Simon Purslow is a director and shareholder of the aforementioned company, and is also a Trustee of The Church. Part of the £10,801 is shown in the analysis of expenditure, and the balance has been included in fixed asset additions. Cromer PCC has not entered into any other related party transaction during the year, nor are there any outstanding balances owing between related parties and The Church at 31 December 2025.

CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2025
NOTES TO THE ACCOUNTS (CONT)

Note 11 **Charity funds**

Details of material funds held and movements during the CURRENT reporting period

* Key: PE - permanent endowment funds; EE - expendable endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds

Fund names	Type PE, EE R or U *	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
General Funds - all funds	U	534,892	297,483	- 347,480	47,483	-	532,378
Property	R	45,860	-	-	-	-	45,860
Organ	R	2,805	-	1,522	-	-	1,283
Meeting Point	R	625	-	-	-	-	625
Project	R	77,938	-	4,035	39,265	-	34,638
St. Martin's Organ	R	380	-	225	-	-	155
St. Peter's Organ	R	18,494	4,914	312	-	-	23,096
Interior of the Parish Church	R	25,165	-	-	8,218	-	16,947
Open the book	R	-	500	500	-	-	-
Total Funds		706,159	302,897	- 354,074	-	-	654,982

Property Fund represents amounts in relation to the original cost of 17 Meadow Close.

The Organ Funds represent donations in relation to the maintenance of the Churches' organs.

Meeting Point Fund represents donations in relation to the church club for vulnerable adults with learning difficulties.

Project Fund represents the donations in respect of major non-building projects.

Interior of the Parish Church represents a legacy for use for the interior of the Parish Church.

CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2025
NOTES TO THE ACCOUNTS (CONT)

Note 11 **Charity funds (cont)**

Details of material funds held and movements during the PREVIOUS reporting period

* Key: PE - permanent endowment funds; EE - expendable endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds

Fund names	Type PE, EE R or U *	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
General Funds - all funds	U	502,880	324,516	- 347,051	54,547	-	534,892
Property	R	45,860	-	-	-	-	45,860
Organ	R	3,865	-	1,060	-	-	2,805
Meeting Point	R	1,075	-	450	-	-	625
Project	R	107,861	-	11,617	18,306	-	77,938
St. Martin's Organ	R	380	-	-	-	-	380
St. Peter's Organ	R	14,564	3,930	-	-	-	18,494
Interior of the Parish Church	R	81,257	-	19,851	36,241	-	25,165
Total Funds		757,742	328,446	- 380,029	-	-	706,159

Property Fund represents amounts in relation to the original cost of 17 Meadow Close.

The Organ Funds represent donations in relation to the maintenance of the Churches' organs.

Meeting Point Fund represents donations in relation to the church club for vulnerable adults with learning difficulties.

Project Fund represents the donations in respect of major non-building projects.

Interior of the Parish Church represents a legacy for use for the interior of the Parish Church.

Cromer PCC

England & Wales - Charity number 1135323

Accounts

CROMER PCC

(PREVIOUSLY CROMER PAROCHIAL CHURCH COUNCIL)

UNAUDITED

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

**CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2024
CONTENTS**

	Page
Reference and administrative details of the Charity, its Trustees and advisers	1-2
Trustees' report	3-12
Independent examiner's report	13
Statement of financial activities	14
Balance sheet	15
Notes to financial statements	16-24

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS

Members of the PCC are either ex-officio, co-opted or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules and with the aim of having adequate representation from each congregation.

During 2024 the following served as members of the PCC and trustees of the charity:

Incumbent

Revd Will Warren

Clergy

Revd Julia Chamberlin (Associate Vicar)

Revd Joanna Haywood (Curate)

Revd Jennie Hodgkinson (Assistant Minister)

Churchwardens

Ivan Kimble

David Loades

Officers

Mary Howard, PCC Secretary (until September 2024)

David Osborne, PCC Secretary (from November 2024)

Doug Tuthill, PCC Treasurer

Glyn Purland, Electoral Roll Officer

Representatives elected to the Deanery Synod

David Anderson

Anne Cottingham

John Hodgkinson

Mary Howard (until September 2024)

David Osborne

Members of the Diocesan Synod

David Osborne

David Anderson (until July 2024)

Ivan Kimble (from August 2024)

David Loades (from August 2024)

Representatives elected by the APCM ('Elected Members')

Judith Anderson
Dennis Broughton
John Hodgkinson (until March 2024)
Tracy Johnson (from June 2024)
Sarah McCandlish
Alison Orsborne
Mary Pallister
Glyn Purland
Brenda Stibbons (until March 2024)
Eileen Woodfield (from April 2024)
Mary Howard (until September 2024)

Co-opted Members

Simon Purslow (from May 2024, Elected Member prior to this)
Doug Tuthill

Charity registered number

01135323

Principal office

The Church Office, Cromer Parish Hall, 65 Church Street, Cromer NR27 9HH

Independent examiner

Timothy Hignett and Partners Limited, 7 High Street, Cromer, Norfolk, NR27 9HG

TRUSTEE'S REPORT

Cromer Church Electoral Roll Report for 2025 APCM

There were 296 names on the Electoral Roll reported to the 2024 APCM

During the year 15 names have been removed from the Roll:

- 11 people have died and their names have been removed from the Roll
- 4 people have requested that their names be removed from the Roll

During the year 7 names have been added to the Roll

The total number of people on the Electoral Roll at the date of this report is 288

Glyn Purland
Electoral Roll Officer
17th March 2025

PCC Secretary's Note

In 2025, all Church of England Churches are required to renew their Electoral Roll. All names on the previous Electoral Roll are removed and everyone wanting to be on the new Electoral Roll must reapply. This process is underway at the time of compiling these reports and the new Electoral Roll will be presented at the Annual Parochial Church Meeting (APCM).

David Orsborne
PCC Secretary

Vicar's Report

Vicar's Report 2025

"The kingdom of heaven is like a mustard seed, which a man took and planted in his field. Though it is the smallest of seeds, yet when it grows...it becomes a tree so that the birds of the air come and perch in its branches"

(Matthew 13v31-32)

With this parable, our Lord teaches us something of the nature of how the Kingdom grows. Rarely quickly, often quietly, and yet always surely, God is working to fulfil His purposes and draw people into His salvation. As we look back over another year, we give thanks for the different ways He has been at work in and through our church, and trust that through it all the Kingdom of God is advancing and lives and communities are being transformed by Jesus.

As in previous years, I want to review the year through the lens of the three-fold strategy that lies at the heart of our vision:

TRUSTEE'S REPORT (CONTINUED)

Drawing in

After a year's hiatus, it was a huge joy to see BeachFest relaunched this summer, taking inspiration from the Paris Olympics with an "Ultimate Champions" theme exploring Mark's Gospel. Having experimented in recent years with a format of weekly bite sized events throughout the school holiday, this year saw a return to a more traditional week-long event enabling continuity of relationships and teaching. Blessed with fantastic weather and a very committed team, we were able to share the good news of Jesus with both holidaymakers and local families. The main summer week has been reinforced with a series of individual events tied to key festivals, which has helped us to continue to build relationships with families on the fringes.

Complementing much of the work of BeachFest is that of Mustard Seed, which continues to share the love of Jesus by offering much-needed food and connection for those who need it, and through the Mustard Seed plus activities seeks to provide a space for exploring the gospel. Cornerstone Cafe and our holiday ministry has maintained a warm welcome to the thousands of visitors we receive.

Alongside the summer ministries, our other main evangelistic season is Christmas. We were blessed with record numbers at the Carols by Candlelight service, with over five hundred attending in person to sing and reflect on the meaning of Jesus' coming, and many more watching online. We pray that the seeds sown in all these occasions would land on good soil and in time bear a rich harvest.

Building up

Jesus tells us that His Kingdom grows as His word is sown. This year in our Sunday preaching series, we have spent time focussing on core discipleship issues, looking at a range of topics using Tim Chester's "Life With Jesus" course materials, and exploring John's portrait of Jesus in the evening service. We have also continued to grapple with the challenge of the prophet Isaiah to trust and obey, and considered the call from 2 Thessalonians to keep serving Jesus as we wait for His return. As always, I am very grateful to all who share in the task of leading and preaching, and who give such time and care to this ministry. In a similar vein, our small groups continue to meet weekly to provide a space for fellowship and discipleship, all facilitated by our committed small group leaders.

Alongside the adult Sunday ministry, CCKids have continued to meet weekly to open up the Bible and lay foundations for a life of discipleship among our young people. An exciting new initiative is the relaunch of a monthly youth group aiming to support our teenagers as they live out their faith.

At our last APCM, we pledged to prioritise growth in prayer, and as part of this around forty people took part in a course using materials based on Tyler Staton's "Praying Like Monks; Living Like Fools".

TRUSTEE'S REPORT (CONTINUED)

Sending out

We have continued to support a range of missionary work both home and abroad and have hosted several representatives across the year.

In February, we sent out our curate Revd Joanna Haywood as she moved to become Rector of the Coltishall Benefice. Although Joanna has only been on staff for a year, she has worked tirelessly and made a significant contribution in several areas of our church life. We are in discussions with the diocese about the possibility of receiving another curate in due course.

The work of God here in Cromer only happens because of the huge contribution of the church family, and as always, I am so grateful for the many who serve in different ways throughout the year, both upfront and behind the scenes. I am especially thankful for our churchwardens David and Ivan, and our staff team of Lesley, Julia, Doug, Anna and Jo who work to support me. In October, our long-standing PCC secretary Mary Howard went to be with the Lord, after decades of faithful service, and I would like to pay tribute to Mary for her tireless work, and also to express my thanks to David Orsborne for taking up the secretary's task at such short notice yet with great efficiency.

We thank God for all His blessings in the past year, and look forward to those yet to come in the year ahead.

Revd William Warren
Vicar

PCC Secretary's Report

The death of Mary Howard in October 2024 was a shock and a challenge. Mary had been PCC Secretary for 25 years and, although she had planned to step down at the next APCM, taking over from her in such circumstances, without the opportunity for a proper handover, has involved a steep learning curve. I want to pay tribute to Mary's commitment to serving Cromer Church in this way and to acknowledge how much her contribution has shaped our work – in good times and through some difficult challenges – and thank God for her life, her faith and her work.

The PCC met 8 times in 2024.

Each meeting is planned to ensure a good balance between routine business and different aspects of our mission and ministry, and each meeting aims to look in detail at one or more key aspects of our work. In 2024, PCC business included items on: Safeguarding, our Mission Partners, vision priorities and action points, budget and finance matters including Parish Share, various fabric and buildings matters including the installation of glass doors in the Parish Church and work at St Martin's BeachFest, Living in Love and Faith, the Living Out survey, visiting and pastoral care, leadership structures, dogs in church, relocation of the font at the Parish Church and the Mothers' Union Souls of our Shoes Exhibition.

TRUSTEE'S REPORT (CONTINUED)

Each meeting receives reports and recommendations from the Standing and Finance Committee, the Parish Safeguarding Officers, the Treasurer, the Electoral Roll Officer and the Health and Safety lead. PCC also receives reports from the Leadership Teams (Mission, Fabric and Communications) and the Deanery, Diocesan and General Synods when these have met.

Members of the PCC are Trustees of the charity and have a duty to be good stewards of our finances, so the Treasurer's Report is always a key item on the agenda. Budget planning and monitoring are important because they ensure that the funds we receive are used prudently to enable and support our vision and all the elements of our mission and ministry. PCC members work hard to achieve a vision-driven, balanced and aspirational budget and we're grateful to the Treasurer for his careful and diligent work and for providing budget reports that are clear and easy to read and understand.

Standing and Finance Committee is the steering committee of PCC as prescribed by Church Representation Rules. To make the best use of PCC time, and to maximize efficiency and aid good governance, the Standing and Finance Committee meets monthly to follow up decisions and recommendations from the previous PCC meeting to ensure that items requiring further work have been identified and are being followed up. They also work with the Incumbent to plan the PCC programme and to draw up the agenda for PCC meetings.

The Leadership Teams carry out in-depth work in areas where they have expertise and interest, before making recommendations to PCC. All PCC members are expected to serve on a Leadership Team together with others, not on PCC, who have relevant knowledge, experience and commitment to serve in a particular area. Three Leadership Teams were in place during 2024: Communications Leadership Team, Fabric Leadership Team and Mission Leadership Team. At the end of 2024, PCC undertook to review this structure to ensure that it still meets our needs. They expect to complete this work in 2025.

Attendance at PCC and other meetings was excellent throughout the year and members have worked well together on some challenging issues. I am very grateful to members for their commitment and faithfulness.

PCC aims to be as open and transparent as possible about its business and, to that end, the outline agenda for each meeting and a list of the decisions taken at each meeting are published in the Weekly Update. The minutes of each meeting (apart from any matters deemed confidential) are available on our website once they have been approved by PCC.

The PCC has complied in 2024 in all respects with the House of Bishops' guidance on safeguarding as required by s5 of the Safeguarding and Clergy Discipline Measure 2016.

David Orsborne, PCC Secretary

TRUSTEE'S REPORT (CONTINUED)

Fabric Report 2025

This report is a brief summary of the various works carried out to the buildings, either owned by Cromer Church, or for which the Church is responsible, during the calendar year of 2024. There were a number of projects which were successfully completed in 2024 which have been planned over a number of years. It is planned to formulate more strategic plans for the coming year. This Report does not cover day to day repair works and maintenance, of which there are lots.

Parish Church

The works carried out during the year are: -

- Carried out a Fire Risk Assessment by a competent person throughout the whole building – as a result urgent work has been planned to be undertaken in the first quarter of 2025.
- Various stain glass window stone mountings and surrounds suffering from weather erosion have been repaired by a heritage competent contractor and built up to prevent weather ingress.
- Installation of 3 Destratification fans in the Nave and Chancel and controls as a result of an approved faculty.
- Installation of the new lighting system and controls as a result of an approved type B faculty.
- Photocell Repairs/replacement for the south porch entrance.
- Installation of new lighting switch for the kitchen/mezzanine floor.
- New LED light fitted in the music room.
- Checks carried out after the flood damage in the kitchen Lobby.
- LED panel light replaced in the Lounge.
- Various repairs to toilets.
- Various repairs to the toilet seats and replacement with vandal seats.
- Fit new water heater to the general toilet.
- Servicing the main warm air heater.
- Servicing the heating boiler for the lounge/toilets.

St Martin's

Work continues to maintain the building in a good state of repair by keeping on top of minor defects as they arise. The improvements during the year were as follows: -

- Carried out a Fire Risk Assessment by a competent person throughout the whole building - as a result urgent work has been planned to be undertaken in the first quarter of 2025.
- Carried out the 5-year electrical test throughout the building.
- Carried out the remedial work resulting from the test.
- Replacing burnt out switch fused spur in the lounge.
- Fit a new extractor fan in the disabled toilet.
- Upgrade emergency lighting for compliance requirement in the Fire Risk Assessment Report.
- Test emergency lighting upgrade.
- Fit new organ isolation switch as required in the Fire Risk Assessment Report.
- Wire new double socket for the freezers in the hall servery area.
- Fit new extractor fan in the kitchen.
- Fit new smoke alarm in the kitchen.

TRUSTEE'S REPORT (CONTINUED)

- Service the gas heaters in the hall and worship area.
- Service the boiler for the kitchen and toilet areas, with minor repairs.
- Installed a new access ramp outside the hall fire door.
- Hall was redecorated by a family member of the Mustard Seed community.

Parish Hall

The works carried out during the year are: -

- Carried out a Fire Risk Assessment by a competent person throughout the whole building – the immediate action required was to limit the capacity to the parish hall to 200. This is now part of the letting agreements.
- Replace batten fitting by the stage with new LED batten.
- Replace batten fitting in the main corridor with new LED Fitting.
- Replace burnt out fused spur in the café area.
- Carry out emergency light test.
- Unblock the gent's urinal system.
- Replace the water heater in the toilet at the back of the stage.
- Fit new thermal control hot water tap in the disabled toilet.
- Fit new water heater in the gent's main toilet.
- Service the gas heaters in the hall. [Fault found and new part ordered, fitted in 2025]

17, Meadow Close

The house is let, though a letting agent, under a short-hold tenancy, such that the house provides an income to the Church whilst it is not required for a member of the Ministry Team. Various minor works of maintenance took place including some electrical installation replacement, as required, and arranged by the letting agent to remain compliant. Also, the central-heating boiler has had its annual service. Within the year, following advice from the diocese, PCC have decided to start to proceedings to sell the house. As a result, the letting agent was instructed to issue a section 21 notice to the short-hold tenants. This process is currently being reviewed.

Generally

The overall condition of the buildings continues to be good.

We are conscious of the fact that, whilst the 'Church' is made up of the people that meet inside the buildings, we are merely custodians 'for the time being' of the buildings in our care, and it is our hope to be able to pass them on to the next generation in better condition than when we received them. This is, however, quite a task, taking into account the size and age of the buildings. It is noted that all the Portable Appliance Testing is carried out by a competent person in David Anderson.

The Fabric Leadership Group continues to meet quarterly to discuss the needs of our buildings in detail, and to prepare recommendations to PCC for the repairs needed to our buildings and take requests from PCC to manage fabric works. The fabric leadership group is made up of Nick Claridge, David Anderson, Dave Walker, John Hodgkinson, David Loades, Ivan Kimble and is ably chaired by Simon Purslow.

Ivan Kimble March 2025

TRUSTEE'S REPORT (CONTINUED)

Repps Deanery Synod

Deanery Synod is one link in the 'chain' of Synodical Government and aims to promote and support the mission and ministry of the churches in the Deanery. Our Deanery, Repps, extends from Mundesley to Sheringham, and includes some inland rural parishes such as Roughton and Felbrigg.

The ending of the trial period working jointly with Holt Deanery saw Will appointed as Rural Dean but the illness and subsequent death, in October, of Mary Howard who was both Lay Chair and Deanery Secretary severely curtailed the work of the Synod.

Work is underway to arrange regular meetings of the Synod in the coming year and to reinvigorate some of the collaborative work across the Deanery.

As well as the Licensed Clergy, Cromer's representatives on Synod are David Anderson, Anne Cottingham, John Hodgkinson, Mary Howard (until September 2024) and David Orsborne.

David Orsborne
PCC Secretary

TRUSTEE'S REPORT (CONTINUED)

Safeguarding

Safeguarding Children, Young People and Adults at Risk in the Cromer Church family is of the utmost importance. PCC complies with the duty to have 'due regard' to the House of Bishops' guidance in relation to safeguarding. Notices are displayed in each building and the correct practices are followed. These documents are reviewed annually.

People working with children, young people and vulnerable adults need to engage with the online training. There are seven training modules - although most people only need to complete three of them: Basic Awareness, Foundations and Raising Awareness of Domestic Abuse. This has been quite challenging to achieve and we still have a number of people who work with Children, Young People and Adults at Risk who have not yet completed the relevant levels of training. Work on this is ongoing.

The Diocese are now undertaking some face-to-face training for people who don't have access to the internet.

We are fortunate to have access to the Safeguarding Dashboard through the Diocese. We have completed Level 1 and Level 2 and 68% of Level 3.

There are 64 names on the DBS list. Several people have more than one role which needs a DBS check. The list does not include the Clergy, retired clergy and those with Permission to Officiate, who are checked by the Diocese.

Eileen Woodfield
Alison Orsborne
17 March 2025

TRUSTEE'S REPORT (CONTINUED)

Finance

The PCC is holding sufficient funds in reserve to continue in operation for the foreseeable future. Having spent £181,220, before any VAT reclaim, on major repairs and improvements, there still remains a total unrestricted fund of £534,892 (£400,632 excluding tangible fixed assets).

Income

General funds have benefitted from the residue of a legacy totaling £34,315.

The Parish Giving Scheme contributes 68% of planned giving with Standing Orders down to 21% and Envelopes static at 11%. I encourage everyone giving regularly by standing order or envelope to sign up for the Parish Giving Scheme. It saves an enormous amount of administration for Cromer Church with the processing of deposits and tax reclaims being made by the Church of England at no cost to us.

The Bookstall and Cornerstone again exceeded their income projections and provided net profits of £10,500 and £21,071 respectively. The stock held by the book stall has become material, and we have therefore accounted for this for the first time at 31 December 2024. This can be seen in the balance sheet. Once again, I thank the volunteers for their hard work and commitment to make this possible.

Currently I have invested some of our funds in 5 Fixed Rate Term Deposits with Lloyds Bank and by the end of 2025 I plan to have 6, all invested for 12 months but with expiry dates falling every 2 months so that money can be accessed easily, if needed urgently. This will also have a positive effect on the savings interest column.

Expenditure

Diocesan Parish Share was paid in full. Last year the PCC decided to pay £12,243 via the Ephesians Fund to ensure that the Diocese only used our money to help like-minded evangelical churches rather than in a centralised pot. Although the Finance team at Diocesan House were aware of our actions, because of the way their accounting system works, the published figure at year end shows a shortfall. The amount paid directly to The Norwich Diocesan Board of Finance by the Church was £105,365. This, in addition to the aforementioned £12,243, is shown in the analysis of expenditure (note 4), as £117,608 in total.

Mission costs are shown at 14% over budget however, fund raising and donations to some of the events has more than covered the shortfall.

Church Utility Bills were within overall budget and were similar to our energy provider SSE's projections for 2025. We are monitoring the water usage figures closely. Water meters were fitted to all 3 buildings last year however, Anglian Water do not regularly take readings so we are providing reading ourselves to keep the budget as accurate as possible.

TRUSTEE'S REPORT (CONTINUED)

Bank Charges. After much hard work the fees paid to Nat West have reduced to as low as I can manage. If those giving regularly by standing order switched payment to the Parish Giving Scheme, it would save another £42 (26%) per year. Giving forms are available in the church.

A big thank you for everyone's support in 2024 and I look forward to continue working for you in 2025.

Doug Tuthill, PCC Treasurer

Statement of Trustee's responsibilities

The members are responsible for preparing the Trustee's report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the members to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the members are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The members are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of members and signed on their behalf by:

Revd Will Warren

3 April 2025

**CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2024
INDEPENDENT EXAMINER'S REPORT**

Independent examiner's report to the Trustees of Cromer PCC ('the Charity')

I report to the Charity Trustees on my examination of the accounts of the above Charity (Cromer PCC) for the year ended 31 December 2024.

Responsibilities and basis of report

As the Trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Association of Accounting Technicians in England and Wales, which is one of the listed bodies.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015. I have completed my examination. I confirm that no 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 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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. This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

Emma Hignett FMAAT

Timothy Hignett and Partners Limited

Accountants

7 High Street

Cromer

Norfolk

NR27 9HG

3 April 2025

CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2024
STATEMENT OF FINANCIAL ACTIVITIES

Recommended categories by activity	Unrestricted funds £	Restricted income funds £	2024 Total funds £	2023 Total funds £
Incoming resources (Note 3)				
Income and endowments from:				
Donations and legacies	237,276	497	237,773	300,277
Charitable activities	-	-	-	-
Other trading activities	74,009	3,433	77,442	73,831
Investments	13,231	-	13,231	6,797
Separate material item of income	-	-	-	-
Other	-	-	-	12,857
Total	324,516	3,930	328,446	393,762
Resources expended (Note 4)				
Expenditure on:				
Charitable activities	347,051	32,978	380,029	281,463
Other	-	-	-	-
Total	347,051	32,978	380,029	281,463
Net (expenditure)/income before investment gains/(losses)	- 22,535	- 29,048	- 51,583	112,299
Net gains/(losses) on investments	-	-	-	-
Net (expenditure)/income	- 22,535	- 29,048	- 51,583	112,299
Extraordinary items	-	-	-	-
Transfers between funds/capital exp. from fund	54,547	- 54,547	-	-
Other recognised gains/(losses):				
Gains and losses on revaluation of fixed assets for the charity's own use	-	-	-	-
Other gains/(losses)	-	-	-	-
Net movement in funds	32,012	- 83,595	- 51,583	112,299
Reconciliation of funds:				
Total funds brought forward	502,880	254,862	757,742	645,443
Total funds carried forward	534,892	171,267	706,159	757,742

CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2024
BALANCE SHEET

	31/12/2024	31/12/2023
	£	£
Fixed assets		
Tangible assets (Note 6)	134,260	57,046
Investments	-	-
Total fixed assets	134,260	57,046
Current assets		
Stock	2,632	-
Debtors (Note 7)	48,813	48,004
Cash at bank and in hand (Note 9)	532,362	661,680
Total current assets	583,807	709,684
Creditors: amounts falling due within one year (Note 8)	- 11,908	- 8,988
Net current assets/(liabilities)	571,899	700,696
Total assets less current liabilities	706,159	757,742
Creditors: amounts falling due after one year (Note 8)	-	-
Provisions for liabilities	-	-
Total net assets or liabilities	706,159	757,742
Funds of the Charity		
Endowment funds	-	-
Restricted income funds (Note 11)	171,267	254,862
Unrestricted funds	534,892	502,880
Revaluation reserve	-	-
Total funds	706,159	757,742

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

Revd Will Warren
3 April 2025

The notes on pages 16 to 24 form part of these financial statements.

Note 1 Basis of preparation

Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at The accounts have been prepared in accordance with: the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and 102) and with the Charities Act 2011.

The Charity constitutes a public benefit entity as defined by FRS 102.

General information

Cromer PCC is a registered charity, number 1135323. Registration took place on 30 March 2010. The registered office for the Charity is Cromer Parish Hall, 65 Church Street, Cromer, NR27 9HH. The Charity is governed by the Parochial Church Council Powers Measure (1956) as Amended and the Church Representation Rules. The Charity also works under the name The Parochial Church Council of the Ecclesiastical Parish of St Peter & St Paul, Cromer with St Martins, Cromer. The name was amended with The Charity Commission from Cromer Parochial Church Council to Cromer PCC to ease logistical difficulties. The full name above is also logged with The Charity Commission.

Note 2 Accounting policies

Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Where expenses can not be attributed effectively, they have not been allocated, and the total cost can be seen in the analysis of expenditure under a specific heading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT. Any VAT reclaimed on capital purchases has been set against the cost of the asset.

Tangible fixed assets and depreciation

Tangible fixed assets costing £1,000 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Note 2 Accounting policies (cont)

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

Depreciation is provided on the following basis:

Freehold property - Held at historical cost
Fixtures and fittings - 25% Reducing balance

Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and in hand includes cash and liquid investments with a short maturity of twelve months or less from the date of acquisition or opening of the deposit or similar account.

Stock

If stock movements are considered material, these will be included within the accounts. Stocks accounted for are measured at the lower or cost or net realisable value.

Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

Fund accounting

Unrestricted funds comprise unrestricted funds that have been set aside by the Members for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2024
NOTES TO THE ACCOUNTS (CONT)

Note 3 Analysis of income

	Unrestricted funds	Restricted income funds	Total funds 2024 £	Total funds 2023 £
Analysis				
Donations and legacies:				
Collections and other givings	31,677	-	31,677	46,788
Legacies	34,315	-	34,315	65,500
Donations with gift aid	140,089	-	140,089	137,364
Income tax recovered	30,257	497	30,754	46,763
Third party donations	938	-	938	3,862
Total	237,276	497	237,773	300,277
Charitable activities:				
VAT recovered - not elsewhere included	-	-	-	-
Total	-	-	-	-
Other trading activities:				
Rent	25,449	-	25,449	25,674
Bookstall	17,741	-	17,741	16,459
Cornerstone	27,387	-	27,387	24,474
Bottle	3,432	-	3,432	2,788
Events	-	-	-	451
Organ concerts	-	3,433	3,433	3,985
Total	74,009	3,433	77,442	73,831
Income from investments:				
Income from investments/fees	13,231	-	13,231	6,797
Total	13,231	-	13,231	6,797
Separate material item of income:				
	-	-	-	-
	-	-	-	-
	-	-	-	-
Total	-	-	-	-
Other:				
Off site funeral credits	-	-	-	960
Insurance claim	-	-	-	1,297
Grants	-	-	-	10,600
Total	-	-	-	12,857
TOTAL INCOME	324,516	3,930	328,446	393,762

CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2024
NOTES TO THE ACCOUNTS (CONT)

Note 4 Analysis of expenditure

Analysis	31-Dec-24			31-Dec-23		
	Unrestricted funds	Restricted income funds	Total funds £	Unrestricted funds	Restricted income funds	Total funds £
Expenditure on charitable						
Parish Share (see treasurer's report)	117,608	-	117,608	100,000	-	100,000
Meadow Close running costs	2,215	-	2,215	1,960	-	1,960
DBS checks	528	-	528	331	-	331
Donations and fees	14,000	-	14,000	15,000	-	15,000
Church running expenses	30,955	-	30,955	21,483	-	21,483
Clergy expenses	5,383	-	5,383	2,405	-	2,405
Worship	6,054	-	6,054	4,465	-	4,465
Hall expenses	8,562	-	8,562	9,052	-	9,052
Repairs & maintenance	27,704	22,755	50,459	19,891	1,468	21,359
Church workers	40,996	-	40,996	33,643	-	33,643
Parish activities	16,459	450	16,909	15,130	-	15,130
Office costs and re-branding	9,794	-	9,794	12,466	-	12,466
Bookstall running costs	7,241	-	7,241	9,152	-	9,152
Cornerstone running expenses	6,316	-	6,316	5,890	-	5,890
Depreciation	44,753	-	44,753	19,016	-	19,016
Accountancy and payroll costs	4,690	-	4,690	4,500	-	4,500
Organist	942	-	942	-	-	-
Consultancy fees	752	9,773	10,525	1,302	-	1,302
Bank charges	161	-	161	447	-	447
Third party donations and PCC agreed donations	1,938	-	1,938	3,862	-	3,862
Total expenditure on charitable activities	347,051	32,978	380,029	279,995	1,468	281,463

Note 5 Details of certain items of expenditure

Wages costs are shown under Church workers, and no employees earn over £60,000. The average number of staff in the year is 4 (2023: 3).

The independent examiner's remuneration amounts to an independent examiner and accounts preparation fee cost of £4,000 (2023 - £3,510). The charge for 2024 and 2023 have been accrued as an estimate in the accounts in the relevant year. The statement of financial activities also includes other accounting charges, including payroll costs.

During the year, no Trustees received any remuneration or other benefits in their capacity as Trustee (2023 - £NIL). During the year ended 31 December 2024, no Trustee expenses have been incurred (2023 - £NIL).

Note 6 Tangible fixed assets

Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Total
	£	£	£	£	£
At the beginning of the year	-	-	-	121,451	121,451
Additions	-	-	-	121,967	121,967
Revaluations	-	-	-	-	-
Disposals / Transfers	-	-	-	-	-
At end of the year	-	-	-	243,418	243,418

Depreciation and impairments

Basis	SL or RB (Straight Line or Reducing Balance)	SL or RB	SL or RB	RB	
Rate	Not depreciated			25%	

At beginning of the year	-	-	-	64,405	64,405
Depreciation	-	-	-	44,753	44,753
At end of the year	-	-	-	109,158	109,158

Net book value

Net book value at the beginning of the year	-	-	-	57,046	57,046
Net book value at the end of the year	-	-	-	134,260	134,260

Note 7 Debtors and prepayments

Analysis of debtors

	2024	2023
	£	£
Trade debtors	2,672	1,874
Prepayments and accrued income	281	270
Other debtors	45,860	45,860
Total	48,813	48,004

As part of the accounting work completed in 2022, it was found that the freehold of Meadow Close was in the name of the NORWICH DIOCESAN BOARD OF FINANCE LIMITED. Upon this basis, the asset has been removed from fixed assets in the accounts, via transfer. The has been included within debtors.

Note 8 Creditors and accruals

Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	2024 £	2023 £	2024 £	2023 £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	7,056	4,638	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	4,000	3,510	-	-
Taxation and social security	852	840	-	-
Other creditors	-	-	-	-
Total	11,908	8,988	-	-

Note 9 Cash at bank and in hand

	2024 £	2023 £
Cash at bank and on hand	532,362	661,680
Other	-	-
Total	532,362	661,680

Note 10 Related party transactions

During the year, £16,228 (2023 - £NIL) was paid to Purslows Building Surveyors Limited, for professional services. Simon Purslow is a director and shareholder of the aforementioned company, and is also a Trustee of The Church. Part of the £16,228 is shown in the analysis of expenditure, and the balance has been included in fixed asset additions. Cromer PCC has not entered into any other related party transaction during the year, nor are there any outstanding balances owing between related parties and The Church at 31 December 2024.

Note 11 Charity funds (cont)

Details of material funds held and movements during the CURRENT reporting period

* Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds

Fund names	Type PE, EE R or U *	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
General Funds - all funds	U	502,880	324,516	-	54,547	-	534,892
Property	R	45,860	-	-	-	-	45,860
Organ	R	3,865	-	1,060	-	-	2,805
Meeting Point	R	1,075	-	450	-	-	625
Project	R	107,861	-	11,617	18,306	-	77,938
St. Martin's Organ	R	380	-	-	-	-	380
St. Peter's Organ	R	14,564	3,930	-	-	-	18,494
Interior of the Parish Church	R	81,257	-	19,851	36,241	-	25,165
Total Funds		757,742	328,446	-	380,029	-	706,159

Property Fund represents amounts in relation to the original cost of 17 Meadow Close.

The Organ Funds represent donations in relation to the maintenance of the Churches' organs.

Meeting Point Fund represents donations in relation to the church club for vulnerable adults with learning difficulties.

Project Fund represents the donations in respect of major non-building projects.

Interior of the Parish Church represents a legacy for use for the interior of the Parish Church.

Note 11 Charity funds

Details of material funds held and movements during the PREVIOUS reporting period

* Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds

Fund names	Type PE, EE R or U *	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
General Funds - all funds	U	345,095	389,198	- 279,995	48,582	-	502,880
Property	R	45,860	-	-	-	-	45,860
Organ	R	3,865	-	-	-	-	3,865
Meeting Point	R	1,062	-	-	13	-	1,075
Project	R	134,436	-	-1,468	25,107	-	107,861
St. Martin's Organ	R	380	-	-	-	-	380
St. Peter's Organ	R	10,000	4,564	-	-	-	14,564
Interior of the Parish Church	R	104,745	-	-	23,488	-	81,257
Total Funds		645,443	393,762	- 281,463	-	-	757,742

Property Fund represents amounts in relation to the original cost of 17 Meadow Close.

The Organ Funds represent donations in relation to the maintenance of the Churches' organs.

Meeting Point Fund represents donations in relation to the church club for vulnerable adults with learning difficulties.

Project Fund represents the donations in respect of major non-building projects.

Interior of the Parish Church represents a legacy for use for the interior of the Parish Church.

Cromer PCC

England & Wales - Charity number 1135323

Accounts

CROMER PCC

(PREVIOUSLY CROMER PAROCHIAL CHURCH COUNCIL)

UNAUDITED

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

**CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2023
CONTENTS**

	Page
Reference and administrative details of the Charity, its Trustees and advisers	1-2
Trustees' report	3-12
Independent examiner's report	13
Statement of financial activities	14
Balance sheet	15
Notes to financial statements	16-24

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS

Members of the PCC are either ex-officio, co-opted or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules, and with the aim of having proportionate representation from each Sunday congregation.

During the year the following served as members and trustees of the PCC:

Incumbent

Revd Will Warren

Clergy

Revd Jennie Hodgkinson, Assistant Minister

Revd Ben Rogers, Curate (until 26 September 2023)

Church Wardens

Mrs Jackie Austin (until 27 April 2023)

Mr Ivan Kimble

Mr D Loades (from 27 April 2023)

Officers

Mrs Mary Howard, PCC Secretary

Mr D Tuthill, PCC Treasurer

Mr Glyn Purland, Electoral Roll Officer

Representatives on the Deanery Synod

Miss Anne Cottingham

Miss Sue Wells (until 27 April 2023)

Mr John Hodgkinson (from 27 April 2023)

Mrs Mary Howard

Mr David Orsborne

Mr David Anderson

Representatives on the Diocesan Synod

Mr David Orsborne

Mr David Anderson

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS (CONTINUED)

Elected Members

Mrs Judith Anderson (from 27 April 2023)

Dr Richard Beare (until 27 April 2023)

Mr Dennis Broughton

Mr John Hodgkinson

Mrs Mary Howard

Mr David Loades (until 27 April 2023)

Mrs Sarah McCandlish

Mrs Alison Orsborne

Mrs Mary Pallister

Mr Glyn Purland (from 25 May 2023)

Mr Simon Purslow

Mrs Brenda Stibbons

Charity registered number

01135323

Principal office

The Church Office, Cromer Parish Hall, 65 Church Street, Cromer NR27 9HH

Secretary

Mrs Mary Howard

Independent examiner

Timothy Hignett and Partners Limited, 7 High Street, Cromer, Norfolk, NR27 9HG

TRUSTEE'S REPORT

Cromer Church Electoral Roll Report for 2024 APCM

There were 291 people on the Electoral Roll at the 2023 APCM

During the year a total of 5 names have been removed from the list:

- 4 people have died and their names have been removed from the Roll
- 1 person has moved from the Parish and their name has been removed from the Roll

During the past year a total of 7 people have been added to the list.

The total number of people on the Electoral Roll at the date of this report is 293

Glyn Purland
Electoral Roll Officer
22nd February 2024

Vicar's Report

Vicar's Report 2024

"The one who stands firm to the end will be saved" (Matthew 10v22)

In the tenth chapter of his gospel, Matthew records for us the great mission charge that the Lord Jesus gave his disciples to spread the good news of the Kingdom. He is very clear that He does not promise anyone an easy ride. But if they will only bear the cost, then they can be sure that one day they will wear the crown.

At the time of writing, the General Synod is meeting to continue to work through the consequences of its decision in November to continue to implement plans to change the Church's historic position on marriage and sexuality. As a church, we have responded at a local level, and we prayerfully await wider developments. Whatever the outcome, we hold to Jesus' promise that those who hold fast to Him and His teaching will receive His salvation.

As a church we believe God has given us the vision to extend His kingdom by loving Jesus and sharing His love with others, that lives might be transformed by Him. The reports that accompany this share more fully how this has happened in the past year, but the following are some of the highlights:

TRUSTEE'S REPORT (CONTINUED)

Drawing in

Alongside the regular preaching of the gospel in our Sunday meetings, we continue to proclaim the good news of Jesus in different ways throughout the year. We have just completed another Christianity Explored course, which helps participants to engage with the challenge of Jesus through the gospel of Mark. Over the past year, we have held several Sunday “guest” services, which has provided an opportunity to invite friends and neighbours to church for a service especially aimed at outsiders, and we have been encouraged to regularly see a good number of visitors. We pray that they would encounter Jesus and be drawn deeper into the fellowship of his church through what they encounter.

In a similar vein, it was heartening to see attendance at Christmas services and events return to pre-pandemic numbers, and to welcome a very high proportion of visitors. A new initiative for this year was “Carols in the Churchyard”, which provided an opportunity on the last Saturday before Christmas for shoppers to hear the Christmas message proclaimed in song and word, and also to receive practical love in the form of a hot mince pie! Over seventy participated, and we look forward to this growing next year.

Although Beachfest was unable to take place this year, planning for summer 2024 is already well under way, and we pray that the Lord will use it as in previous years to help children and families encounter Christ.

At St Martin's, Mustard Seed continues to go from strength to strength, serving our local community with hot food and fellowship. To this has been added since September Mustard Seed Plus, which has introduced opportunities to engage with the Bible for children, teenagers and adults.

Although not of an explicitly spiritual nature, in January we began a significant work on renovating the parish church, involving installation of a new lighting and sound system, as well as redistribution fans. We hope that these improvements will enhance the welcome we offer, and provide a more comfortable environment for people to encounter the living God in our corporate gatherings.

Building up

As always, the foundation of our corporate discipleship rests on the weekly exposition of Scripture in our Sunday gatherings. This year, we have grappled with the glorious truths of the finished work of Christ in the Letter to the Hebrews, considered the “I am” sayings of the Lord Jesus from John's Gospel, heard Isaiah's challenge to the world to recognise the living God, and continued to work through Matthew's witness to the identity of Jesus. On Sunday evenings at the Gathering, we have been reflecting on the Psalms of Ascent, and have just begun a new series exploring lessons from the life of the prophet Elijah. I am always heartened to hear that the labour spent on preaching is appreciated, and that there is such an appetite for hearing God's Word in our church family. I am also very grateful for all those who share in the preaching task, and give time to prayerful preparation in this vital work.

Alongside the weekly adult teaching, our CCKids ministry continues to meet and open up the Bible to our children and young people. We are so grateful to the team who faithfully plan and

TRUSTEE'S REPORT (CONTINUED)

prepare every week, and who provide a fun and faithful space for growing young disciples. An exciting development has been the Youth Alpha which has been running alongside CCKids on Sunday mornings for our teenagers. We hope that this will help to ground our young people in a personal faith in an increasingly challenging world in which to be a follower of Jesus.

To help deepen our adult discipleship, this term we have launched a new monthly meeting called "Roots," aiming to offer space to for deeper teaching and group discussion than a regular Sunday service. Initially, we are tackling some of the core doctrinal themes of the Bible. In addition to this, we will be starting a whole-church discipleship initiative after Easter that will link both Sunday mornings and small groups that I hope will help all of us venture further into the gospel of Jesus and its application to our lives.

In September, we held a service of sea baptisms followed by confirmations, where six church members were confirmed by the Bishop of Lynn. After several years of prayer and waiting, we were excited to welcome Revd Julia Chamberlin as our Associate Vicar in December. Julia is holding special responsibility for our work with children and families in the benefice, as well as overseeing St Martin's and Roughton and Felbrigg, and we look forward to seeing work in these areas developing under her leadership.

Sending out

As a church, we have a strong heritage of supporting mission work both at home and overseas. This year, we have continued this tradition by supporting a variety of mission partners working in many different continents and areas, and have also hosted several of their representatives to raise awareness of their work.

In September, we said goodbye to the Rogers family as Ben moved to take up a new post as Associate Vicar at Crossroads Church in Earlham, and also Anglican chaplain to the University of East Anglia. We are extremely grateful to them for all that they have brought during their time with us. In December, we also marked the retirement of Revd Jennie Hodgkinson as our Assistant Minister, as well as John Hodgkinson's retirement as Cornerstone manager. Jennie and John have made an immeasurable contribution to the life of Cromer Church, and we wish them well in the next chapter of their lives. In January we welcomed Revd Joanna Haywood as our new curate, arriving from serving in the Trunch benefice to complete her curacy with us, and she is already settling in well.

Julia and Joanna's arrivals mean that our clergy team is now at full strength, and we look to the year to come with great anticipation of all that God will do. I am very thankful for everyone who contributes to our common life, whether in ways seen or unseen, paid or unpaid. I am especially grateful to our churchwardens Ivan Kimble and David Loades, our PCC secretary Mary Howard, and Lesley, Doug, Anna and Jo on the staff team for all they do to support the work of Cromer Church. Together we celebrate all that the Lord has done, and continue to trust Him for the future as He builds His kingdom in Cromer

Revd William Warren

TRUSTEE'S REPORT (CONTINUED)

PCC Secretary's Report

The PCC met 10 times in 2023, including an extraordinary meeting in April to discuss advice for evangelical churches responding to the bishops' proposals regarding Living in Love and Faith.

The Church Life and Growth item on each agenda looks in depth at key aspects of church life. In 2023 this included Mission Partners, the Vision, the final accounts, catering at St Martin's, use of church buildings, Living in Love and Faith, organ recitals, improvements to the Parish Church, Kintsugi Hope, church development tool and the Living Out survey.

As well as an update on the Electoral Roll, each meeting receives reports and recommendations from the Standing and Finance Committee, the Treasurer, Leadership Teams, the Safeguarding and Health and Safety Leads and Diocesan and Deanery Synods (when they have met in the preceding month). PCC also receives reports on the General Synod from Caroline Herbert, a Diocesan representative.

The Treasurer's Report is always a main item on the PCC Agenda. The PCC are trustees and, as such, have a duty to be good stewards of our finances. As a PCC, we work hard to achieve this and the Treasurer is to be commended for his diligence and for providing accounts that are easy to read.

Standing and Finance is the steering committee of PCC and is prescribed by Church Representation Rules. In order to make the best use of PCC time and to maximize efficiency and good governance the Standing and Finance Committee meets monthly to look at recommendations from the previous meeting and from the Leadership Teams, to ensure that items requiring further work are picked up, and to draw up the PCC agenda.

The Leadership Teams carry out in-depth work in areas where they have expertise and interest, before making recommendations to PCC. All PCC members are expected to serve on a Leadership Team and others, not on PCC, may be co-opted where relevant. Our present structure now comprises:

- Communications
- Youth
- Fabric
- Mission

Attendance was excellent throughout the year and members have worked collegially. I am very grateful to members for their commitment and faithfulness.

The PCC has complied in 2023 in all respects with the House of Bishops' guidance on safeguarding as required by s5 of the Safeguarding and Clergy Discipline Measure 2016.

Mary Howard, PCC Secretary

TRUSTEE'S REPORT (CONTINUED)

Fabric Report 2024

This report is a brief summary of works carried out to the buildings, either owned by Comer Church, or for which the church is responsible, during the calendar year of 2023. This report does not cover the day to day repair works and maintenance which is considerable.

Parish Church

The works carried out during the year are: -

Restoration of lead glazed window to toilet, following vandalistic damage - insurance claim covered part of the cost.

Regular cleaning of the lead gutters to roof and associated minor repairs.

Replacement of lighting to Nave and Chancel with modern LED.

Final design and tendering for the above.

Final design, specification and costs for the new destratification fans including hoists.

New accessible toilet alarms fitted.

New water heater fitted in the main toilet.

Lighting made safe in the church lounge after a light fitting failed. Work carried out for a new design for the lounge lighting.

Render repairs and redecoration in lime wash to areas at high level, accessible from the scaffolding erected for the relighting scheme.

Glass balustrade to the step to the bookstall.

Servicing of main heating, together with the gas-fired boiler servicing to the heating in the lounge and toilets.

St Martin's

Work continues to maintain the building in a good state of repair by keeping on top of minor defects as they arise.

A counter top was installed across the back of the stage area at the request of the Mustard Seed Team and replacement taps were installed in the kitchen hand wash sink.

As a result of the above, several 13amp sockets were installed in the Hall. Additional electrical work including the fitting of an alarm to the accessible toilet, a smoke alarm installed in the kitchen and new PIR control to the existing main door outside light installed. Other minor electrical works took place as part of routine maintenance.

The sound system in the worship area was upgraded to include wireless microphones and a new sound desk.

A new double-glazed window at the rear of the worship area was installed, largely funded by the legacy from Beryl Graveling.

Three gas heaters in the worship area and one in the Hall were replaced following their failure to pass the annual inspection.

Repairs to the electrical heaters in the lounge caused by vents being blocked.

New electrical control switch fitted to the boiler.

TRUSTEE'S REPORT (CONTINUED)

Parish Hall

Works were completed to facilitate making the Hall ready for services held here whilst the church is closed for major works - PA and AV equipment.

A new water heater was installed in the front lady's toilet.

A new water heater fitted in the toilet adjacent to the rear school room.

A gas heater replaced on the west side of the main hall.

An exterior flue guard was replaced on an existing heater on the west side of the main hall.

New emergency lights were installed after failure of some in the system. System retested and passed.

Minor repairs and replacements to electrical sockets and switched fused spurs in the cafe and rear schoolroom.

A new temperature-controlled tap was fitted in the accessible toilet.

Alarm fitted in the disabled toilet.

Meadow Close

Servicing of the central heating boiler.

other minor repairs managed by the letting agents.

Generally

The overall condition of the buildings continues to be good. It is our aim and hope to pass our buildings onto the next generation in better condition than we received them. The scale and complexity of our buildings make this a challenging aspiration.

The Fabric Leadership Team, ably chaired by Simon Purslow, meets quarterly to discuss the needs of our buildings and to plan for the future. It prepares recommendations for PCC for the works needed to enable the good stewardship of our buildings to continue. The members of the Fabric Leadership Team are Nick Claridge, David Anderson, Dave Walker, John Hodgkinson, Ivan Kimble and David Loades. Notes of the meeting are taken by Mary Howard.

David Loades

April 2024

TRUSTEE'S REPORT (CONTINUED)

Repps Deanery Synod 2023

Deanery Synod aims to promote Mission in the Deanery. Our Deanery, Repps, extends from Mundesley to Sheringham, plus some inland rural parishes including Roughton and Felbrigg. As well as the Licensed Clergy, Cromer has 5 lay representatives.

In 2023, Repps continued working alongside Holt Deanery with Revd Richard Lawry of Glaven Valley Benefice as Rural Dean and Revd Will Warren as Assistant Rural Dean.

There were 3 Joint Synods:

- 8 March 2023 at Holt, when we had a question and answer session with Archdeacon Catherine Dobson
- 16 July, Deanery Evensong at Blakeney
- 12 October 2023, at Mundesley with presentations from Clare Chapman, Community Connector, NNDC and Revd Julia Chamberlin, Norwich Diocesan Children, Youth and Families Team

2023 was a Deanery election year and those elected from Cromer were David Anderson, Anne Cottingham, John Hodgkinson, Mary Howard and David Orsborne.

Mary Howard

TRUSTEE'S REPORT (CONTINUED)

Safeguarding Report APCM 2024

Safeguarding Children, Young People and Adults at Risk in the Cromer Church family is of the utmost importance. PCC complies with the duty to have 'due regard' to the House of Bishops' guidance in relation to safeguarding, Notices are displayed in each building and the correct practices are followed. These documents are reviewed annually, and the entries updated in the Parish Safeguarding Dashboard.

We are currently working at Level 3 of the Dashboard with a number of policies and actions which will be updated in the next few months. We will then be able to move to the next level.

The Church of England's Safeguarding training programme continues to be rolled out. There are now five training modules which are appropriate for different levels of engagement. The Diocese are now undertaking some training face to face for people who don't have access to the internet. It is important that everyone working with vulnerable groups of people should do the relevant sections of the training. All leaders of ministries need to encourage their team members to complete the training.

There have been no reportable incidents since the last APCM.

There are 50 names on the Cromer DBS list. Several people have more than one role which needs a DBS check. The list does not include the Clergy, retired clergy and those with Permission to Officiate who are checked by the Diocese.

Next Steps

We have worked hard to move forward in making Cromer Church a safer place for all and in every event that we deliver. Our aim for the few months is to ensure that everyone on our list has undertaken the appropriate levels of training.

Safeguarding needs to become an integral part in everything we do and in all our relationships throughout our church family. The responsibility for that lies with each one of us.

Alison Orsborne and Sue Brocklehurst
February 2024

TRUSTEE'S REPORT (CONTINUED)

Finance

The PCC is holding sufficient funds in reserve to continue in operation for the foreseeable future. Total unrestricted funds £445,834 - (excluding tangible fixed assets).

Income

General funds have benefitted from two legacies totaling £65,500.

The Parish Giving Scheme contributes 61% of planned giving with Standing Orders giving 28% and Envelopes 11%.

The Bookstall and Cornerstone both exceeded their income projections and provided net profits of £7,300 and £18,500. This is an outstanding effort and I thank the volunteers for their hard work during the year.

The Investment with NS&I was withdrawn and placed in a 6 Month Term Deposit with Lloyds Bank. As ongoing projects evolve, I plan to place more excess funds on 6 month term which will mean an expiry every 3 months rolling to ensure cash flow is not affected.

Expenditure

Diocesan Parish Share was paid in full, with £960 being paid to us by the Diocese for funerals held at a crematorium.

Staff salaries were over budget due to the higher-than-expected annual rise in the Church of England minimum living wage and the requirement for the church to pay towards pension costs for two of our employees.

Church Utility Bills were lower than expected. The heating systems in all of our buildings need to be under regular review to make sure they continue to be the most efficient options.

Bank Charges. Cromer PCC now holds bank accounts with Nat West, Barclays and Lloyds to limit the amount of charges we need to pay. I am having to carefully manage the amount of cash paid into Barclays and Lloyds to prevent us exceeding their charging threshold. There are 62 regular givers still paying by standing order. If you are one of those, please switch to the Parish Giving Scheme so we can reduce that 62 to 1 transaction.

We are also facing a problem with bank closures. Only Nat West has a bank in town which we have been informed will be closing at some future point. This will cause us a major problem with the handling of cash, so if you are a regular giver, please sign up for the Parish Giving Scheme to reduce the amount of cash we need to physically pay into the bank.

Doug Tuthill, PCC Treasurer

TRUSTEE'S REPORT (CONTINUED)

Statement of Trustee's responsibilities

The members are responsible for preparing the Trustee's report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the members to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the members are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The members are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of members and signed on their behalf by:

Revd Will Warren

9 April 2024

**CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2023
INDEPENDENT EXAMINER'S REPORT**

Independent examiner's report to the Trustees of Cromer PCC ('the Charity')

I report to the Charity Trustees on my examination of the accounts of the above Charity (Cromer PCC) for the year ended 31 December 2023.

Responsibilities and basis of report

As the Trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Association of Accounting Technicians in England and Wales, which is one of the listed bodies.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015. I have completed my examination. I confirm that no 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 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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. This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

Emma Hignett FMAAT

Timothy Hignett and Partners Limited
Accountants
7 High Street
Cromer
Norfolk
NR27 9HG

09 April 2024

CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2023
STATEMENT OF FINANCIAL ACTIVITIES

Recommended categories by activity	Unrestricted funds £	Restricted income funds £	2023 Total funds £	2022 Total funds £
Incoming resources (Note 3)				
Income and endowments from:				
Donations and legacies	299,698	579	300,277	339,959
Charitable activities	-	-	-	-
Other trading activities	69,846	3,985	73,831	71,908
Investments	4,767	-	4,767	2,917
Separate material item of income	-	-	-	-
Other	14,887	-	14,887	2,089
Total	389,198	4,564	393,762	416,873
Resources expended (Note 4)				
Expenditure on:				
Charitable activities	279,995	1,468	281,463	254,017
Other	-	-	-	-
Total	279,995	1,468	281,463	254,017
Net income/(expenditure) before investment gains/(losses)	109,203	3,096	112,299	162,856
Net gains/(losses) on investments	-	-	-	-
Net income/(expenditure)	109,203	3,096	112,299	162,856
Extraordinary items	-	-	-	-
Transfers between funds/capital exp. from fund	48,582	- 48,582	-	-
Other recognised gains/(losses):				
Gains and losses on revaluation of fixed assets for the charity's own use	-	-	-	-
Other gains/(losses)	-	-	-	-
Net movement in funds	157,785	- 45,486	112,299	162,856
Reconciliation of funds:				
Total funds brought forward	345,095	300,348	645,443	482,587
Total funds carried forward	502,880	254,862	757,742	645,443

**CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2023
BALANCE SHEET**

	Unrestricted funds	31/12/2023	31/12/2022
	£	£	£
Fixed assets			
Tangible assets (Note 6)	57,046	57,046	27,467
Investments	-	-	-
Total fixed assets	57,046	57,046	27,467
Current assets			
Debtors (Note 7)	48,004	48,004	46,631
Cash at bank and in hand (Note 9)	661,680	661,680	581,051
Total current assets	709,684	709,684	627,682
Creditors: amounts falling due within one year (Note 8)	- 8,988	- 8,988	- 9,706
Net current assets/(liabilities)	700,696	700,696	617,976
Total assets less current liabilities	757,742	757,742	645,443
Creditors: amounts falling due after one year (Note 8)	-	-	-
Provisions for liabilities	-	-	-
Total net assets or liabilities	757,742	757,742	645,443
Funds of the Charity			
Endowment funds	-	-	-
Restricted income funds (Note 11)		254,862	300,348
Unrestricted funds	757,742	502,880	345,095
Revaluation reserve		-	
Total funds	757,742	757,742	645,443

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

Revd Will Warren
09 April 2024

The notes on pages 16 to 24 form part of these financial statements.

Note 1 Basis of preparation

Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost. The accounts have been prepared in accordance with: the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and 102) and with the Charities Act 2011.

The Charity constitutes a public benefit entity as defined by FRS 102.

General information

Cromer PCC is a registered charity, number 1135323. Registration took place on 30 March 2010. The registered office for the Charity is Cromer Parish Hall, 65 Church Street, Cromer, NR27 9HH. The Charity is governed by the Parochial Church Council Powers Measure (1956) as Amended and the Church Representation Rules. The Charity also works under the name The Parochial Church Council of the Ecclesiastical Parish of St Peter & St Paul, Cromer with St Martins, Cromer. The name was amended with The Charity Commission from Cromer Parochial Church Council to Cromer PCC to ease logistical difficulties. The full name above is also logged with The Charity Commission.

Note 2 Accounting policies

Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

Tangible fixed assets and depreciation

Tangible fixed assets costing £1,000 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Note 2 Accounting policies (cont)

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

Depreciation is provided on the following basis:

Freehold property - Held at historical cost
Fixtures and fittings - 25% Reducing balance

Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of six months or less from the date of acquisition or opening of the deposit or similar account.

Stock

If stock movements are considered material, these will be included within the accounts.

Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

Fund accounting

Unrestricted funds comprise unrestricted funds that have been set aside by the Members for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2023
NOTES TO THE ACCOUNTS (CONT)

Note 3 Analysis of income

		Unrestricted funds	Restricted income funds	Total funds 2023 £	Total funds 2022 £
Analysis					
Donations and legacies:	Collections and other givings	46,788	-	46,788	54,788
	Legacies	65,500	-	65,500	114,745
	Donations with gift aid	137,364	-	137,364	132,563
	Income tax recovered	46,184	579	46,763	37,863
	Third party donations	3,862	-	3,862	-
	Total	299,698	579	300,277	339,959
Charitable activities:	VAT recovered				
	Total	-	-	-	-
Other trading activities:	Rent	25,674	-	25,674	22,341
	Bookstall	16,459	-	16,459	15,437
	Cornerstone	24,474	-	24,474	30,346
	Bottle	2,788	-	2,788	2,851
	Events	451	-	451	933
	Organ concerts	-	3,985	3,985	-
	Total	69,846	3,985	73,831	71,908
Income from investments:	Income from investments/fees	4,767	-	4,767	2,917
	Total	4,767	-	4,767	2,917
Separate material item of income:		-	-	-	-
		-	-	-	-
		-	-	-	-
	Total	-	-	-	-
Other:	Off site funeral credits	960	-	960	1,263
	Interest CCLA	2,030	-	2,030	826
	Insurance claim	1,297	-	1,297	-
	Grants	10,600	-	10,600	-
	Total	14,887	-	14,887	2,089
TOTAL INCOME		389,198	4,564	393,762	416,873

CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2023
NOTES TO THE ACCOUNTS (CONT)

Note 4 Analysis of expenditure

Analysis	31-Dec-23			31-Dec-22		
	Unrestricted funds	Restricted income funds	Total funds £	Unrestricted funds	Restricted income funds	Total funds £
Expenditure on charitable						
Parish Share	100,000	-	100,000	100,000	-	100,000
Meadow Close running costs	1,960	-	1,960	2,245	-	2,245
DBS checks	331	-	331	205	-	205
Donations and fees	15,000	-	15,000	12,000	-	12,000
Church running expenses	21,483	-	21,483	21,969	-	21,969
Clergy expenses	2,405	-	2,405	1,866	-	1,866
Worship	4,465	-	4,465	4,956	-	4,956
Hall expenses	9,052	-	9,052	7,235	-	7,235
Repairs & maintenance	19,891	1,468	21,359	23,399	6,944	30,343
Church workers	33,643	-	33,643	17,094	-	17,094
Parish activities	15,130	-	15,130	9,328	810	10,138
Courses	-	-	-	30	-	30
Office costs and re-branding	12,466	-	12,466	9,834	-	9,834
Bookstall running costs	9,152	-	9,152	8,846	-	8,846
Kitchen running expenses	-	-	-	-	-	-
Cornerstone running expenses	5,890	-	5,890	7,002	-	7,002
Redundancy costs	-	-	-	-	-	-
Depreciation	19,016	-	19,016	9,156	-	9,156
Accountancy and payroll costs	4,500	-	4,500	7,917	-	7,917
Organist	-	-	-	540	-	540
Consultancy fees	1,302	-	1,302	1,767	-	1,767
Bank charges	447	-	447	754	-	754
Bad debts - Suspense	-	-	-	120	-	120
Third party donations	3,862	-	3,862	-	-	-
Total expenditure on charitable activities	279,995	1,468	281,463	246,263	7,754	254,017

CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2023
NOTES TO THE ACCOUNTS (CONT)

Note 5 Details of certain items of expenditure

Wages costs are shown under Church workers, and no employees earn over £60,000. The average number of staff in the year is 3 (2022: 3). Last year (2022), the charity received a historic refund of PAYE that had been overpaid amounting to £5,379, this is also shown under Church workers.

The independent examiner's remuneration amounts to an independent examiner and accounts preparation fee costs of £3,510 (2022 - £3,850). The charge for 2023 and 2022 have been accrued as an estimate in the accounts in the relevant year. The statement of financial activities also includes other accounting charges, including payroll costs and work relating to the historic PAYE position as noted above.

This year, no Trustee's were reimbursed for a retreat (2022 - £488).

During the year, no Trustees received any remuneration or other benefits (2022 - £NIL). During the year ended 31 December 2023, no Trustee expenses have been incurred (2022 - £NIL).

Note 6 Tangible fixed assets

Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Total
	£	£	£	£	£
At the beginning of the year	-	-	-	72,856	72,856
Additions	-	-	-	48,595	48,595
Revaluations	-	-	-	-	-
Disposals / Transfers	-	-	-	-	-
At end of the year	-	-	-	121,451	121,451

Depreciation and impairments

Basis	SL or RB (Straight Line or Reducing Balance)	SL or RB	SL or RB	RB	
Rate	Not depreciated			25%	

At beginning of the year	-	-	-	45,389	45,389
Depreciation	-	-	-	19,016	19,016
At end of the year	-	-	-	64,405	64,405

Net book value

Net book value at the beginning of the year	-	-	-	27,467	27,467
Net book value at the end of the year	-	-	-	57,046	57,046

As part of the accounting work completed last year (2022), it was found that the freehold of Meadow Close was in the name of the NORWICH DIOCESAN BOARD OF FINANCE LIMITED. Upon this basis, the asset has been removed from fixed assets in the accounts, via transfer. The has been included within debtors.

Note 7 Debtors and prepayments

Analysis of debtors

	2023 £	2022 £
Trade debtors	1,874	234
Prepayments and accrued income	270	537
Other debtors	45,860	45,860
Total	48,004	46,631

Note 8 Creditors and accruals

Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	2023 £	2022 £	2023 £	2022 £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	4,638	4,350	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	3,510	4,500	-	-
Taxation and social security	840	856	-	-
Other creditors	-	-	-	-
Total	8,988	9,706	-	-

Note 9 Cash at bank and in hand

	2023 £	2022 £
Cash at bank and on hand	661,680	581,051
Other	-	-
Total	661,680	581,051

Please note that some of these cash funds have been placed on a six month term to obtain a superior interest rate.

Note 10 Related party transactions

The Charity has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the Charity at 31 December 2023. There was no related party transactions during the year ended 31 December 2022, and no outstanding balances at that date either.

Note 11 **Charity funds**

Details of material funds held and movements during the CURRENT reporting period

** Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds*

Fund names	Type PE, EE R or U *	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
General Funds - all funds	U	345,095	389,198	279,995	48,582	-	502,880
Property	R	45,860	-	-	-	-	45,860
Organ	R	3,865	-	-	-	-	3,865
Meeting Point	R	1,062	-	-	13	-	1,075
Project	R	134,436	-	1,468.00	25,107	-	107,861
St. Martin's Organ	R	380	-	-	-	-	380
St. Peter's Organ	R	10,000	4,564	-	-	-	14,564
Interior of the Parish Church	R	104,745	-	-	23,488	-	81,257
Total Funds		645,443	393,762	281,463	-	-	757,742

Property Fund represents amounts in relation to the original cost of 17 Meadow Close.

The Organ Funds represent donations in relation to the maintenance of the Churches' organs.

Meeting Point Fund represents donations in relation to the church club for vulnerable adults with learning difficulties.

Project Fund represents the donations in respect of major non-building projects.

Interior of the Parish Church represents a legacy for use for the interior of the Parish Church.

CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2023
NOTES TO THE ACCOUNTS (CONT)

Note 11 Charity funds (cont)

Details of material funds held and movements during the PREVIOUS reporting period

* Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds

Fund names	Type PE, EE R or U *	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
General Funds - all funds	U	289,270	302,088	246,263	-	-	345,095
Property	R	45,860	-	-	-	-	45,860
Organ	R	4,510	-	645	-	-	3,865
Meeting Point	R	1,037	25	-	-	-	1,062
Project	R	141,545	-	7,109	-	-	134,436
St. Martin's Organ	R	365	15	-	-	-	380
St. Peter's Organ	R	-	10,000	-	-	-	10,000
Interior of the Parish Church	R	-	104,745	-	-	-	104,745
Total Funds		482,587	416,873	254,017	-	-	645,443

Web Collison Church Fund represented funds in relation to building works.

The Webb Collison Poor Fund has been closed and passed to Cromer Cares who are in a better position to meet the conditions of the bequest.

Property Fund represents amounts in relation to the original cost of 17 Meadow Close.

The Organ Funds represent donations in relation to the maintenance of the Churches' organs.

Meeting Point Fund represents donations in relation to the church club for vulnerable adults with learning difficulties.

Project Fund represents the donations in respect of major non-building projects.

Interior of the Parish Church represents a legacy for use for the interior of the Parish Church.

Cromer PCC

England & Wales - Charity number 1135323

Accounts

CROMER PCC

(PREVIOUSLY CROMER PAROCHIAL CHURCH COUNCIL)

UNAUDITED

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

**CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2022
CONTENTS**

	Page
Reference and administrative details of the Charity, its Trustees and advisers	1-2
Trustees' report	3-12
Independent examiner's report	13
Statement of financial activities	14
Balance sheet	15
Notes to financial statements	16-24

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS

Members of the PCC are either ex-officio, co-opted or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules, and with the aim of having proportionate representation from each Sunday congregation.

During the year the following served as members and trustees of the PCC:

Incumbent

Revd Will Warren

Clergy

Revd Jennie Hodgkinson, Assistant Minister

Revd Ben Rogers, Curate

Church Wardens

Mrs Jackie Austin

Mr Ivan Kimble

Officers

Mrs Mary Howard, PCC Secretary

Mr D Tuthill, PCC Treasurer

Mrs Jackie Austin Electoral Roll Officer (until May 2022)

Mr Glyn Purland, Electoral Roll Officer (from May 2022)

Representatives on the Deanery Synod

Miss Anne Cottingham

Miss Sue Wells

Mrs Mary Howard

Mr David Orsborne

Mr David Anderson

Representatives on the Diocesan Synod

Mr David Orsborne

Mr David Anderson

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS (CONTINUED)

Elected Members

Dr Richard Beare
Mr Dennis Broughton (from July 2022)
Mrs Jill Boyle (until May 2022)
Mr John Hodgkinson
Mrs Mary Howard
Mr David Loades (from July 2022)
Mrs Sarah McCandlish (from May 2022)
Mrs Alison Orsborne
Mrs Mary Pallister
Mr Simon Purslow
Mrs Brenda Stibbons

Co-opted Member

Mr Paddy Bennett (until May 2022)

Charity registered number

01135323

Principal office

The Church Office, Cromer Parish Hall, 65 Church Street, Cromer NR27 9HH

Independent examiner

Timothy Hignett and Partners Limited, 7 High Street, Cromer, Norfolk, NR27 9HG

TRUSTEE'S REPORT

Cromer Church Electoral Roll Report for 2023 APCM

There were 289 people on the Electoral Roll at the 2022 APCM

During the year a total of 20 names have been removed from the list:

- 10 people have died and their names have been removed from the list.
- 9 people requested their names to be removed from the list.
- 1 person moved from the area and their name was removed from the list.

During the past year a total of 10 people have been added to the list.

Therefore, the total number on the Electoral Roll at the 2023 APCM is 279.

Glyn Purland, Electoral Roll Officer

Vicar's Report

"Everyone who hears these words of mine and puts them into practice is like a wise man who built his house on the rock...it did not fall, because it had its foundation on the rock" (Mt 7v24-25)

At the end of the Sermon on the Mount, the Lord Jesus challenges his listeners to not merely hear his words, but to put them into practice and make them the bedrock of our lives. He promises us that if we do so, we can be sure that no matter what happens, our faith will not fall, and we will not have built in vain.

As I write, the Church of England is facing its gravest crisis for many years. The College of Bishops' proposals for blessing same-sex partnerships has provoked both a national and international response, the full outcome of which is yet to be seen. Many faithful Anglicans who remain unconvinced by arguments to change church teaching are extremely concerned by what the future might hold. Yet Jesus' promise stands. Those who hear him and obey him are building for eternity, and trial or tempest cannot destroy it.

As ever, the accounts contained in this report convey only a snapshot of what has happened in the last year. However, I hope as we read them, we are filled with thankfulness and trust for all that God has been doing among us as we seek to fulfil our vision to see lives and communities transformed by Jesus, as we draw in, build up, and send out in his name.

TRUSTEE'S REPORT (CONTINUED)

Drawing in

As in previous years, the cornerstone of our outreach has been a regular cycle of enquirer's courses, seasonal ministry and Beach Fest. We continue to engage a significant number of people with the gospel through each of these opportunities, and pray that the seed that is sown would fall on good soil and produce a crop that endures.

The Talking Jesus survey conducted in 2015/6 revealed that Sunday services remain one of the main ways people come to faith. With this in mind, we have begun a termly "guest service" at the parish church specifically aimed at providing a service suitable for those exploring faith, or looking to return. We continue to prioritise warmth of welcome at all our gathering and events, and it has been encouraging to hear from many visitors that this has been their experience. Thanks to everyone!

Since the start of the pandemic, we have live-streamed our Sunday worship on our YouTube channel, and made the teaching available to those without internet via the Dial-a-Sermon service. As well as allowing our infirm members to remain connected with the church, both have provided an accessible and confidential way for seekers to engage with the Christian faith, and we are aware of several who have attended an event or service in person having been drawn in through the livestream.

The cost of living crisis has provided an opportunity to serve our community in practical ways. We have run three "warm spaces" that has provided a comfortable place for the public to use in the colder months. We have seen several people drawn to join us for public worship and other activities as a result. At St Martin's, the Monday Meals initiative and coffee morning have been a blessing to many, and have helped form new connections with those outside the church. It is hoped in the year to come to be able to run an enquirer's course to introduce people to Jesus. Our Youth Group has brought us into contact with several young people from outside the church family, and we continue to pray that they would find faith through it.

Building up

Our discipleship continues to rest upon a foundation of strong Bible teaching primarily expressed through our Sunday gatherings. This year we have explored Paul's letter to the Galatians, the book of Jonah, the first twelve chapters of the prophet Isaiah, the letter of Jude, and the remainder of Jesus' teaching in the Sermon on the Mount in our morning worship, and on Sunday evenings we have examined the attributes of God. I continue to be grateful to all who share in the demanding ministry of preaching and service-leading, and for the time and hard work given to grappling with God's Word and its application to our present situation.

Alongside our Sunday gathering, we continue to meet in small groups for deeper fellowship and support. Although some groups have struggled, others continue to grow, and in the year ahead we will need to think carefully about how we might multiply both groups and leaders. As ever, I am very grateful to our group leaders, and also to Tim and Frances Britton for their oversight.

CCKids continues to meet weekly during our Sunday services, laying strong foundations for a lifetime of following Jesus. At a time when many churches have ceased any work with children and young people, we are so glad that we continue to have a solid core of children and volunteers who we are investing in.

TRUSTEE'S REPORT (CONTINUED)

We continue to be aware of a need to provide a stronger discipleship pathway within Cromer Church, and we plan to run a combined discipleship programme for the whole church in the coming year, using Tim Chester's recently-launched "Life with Jesus" materials.

In a church of our size, we cannot function without an enormous number of volunteers, and we are so grateful for all who give their time to serve in a variety of different ways. This year has seen our Volunteer Policy become embedded in the life of the church, the aim of which is to provide ongoing support and training for all who are participating in church life. More than simply additional bureaucracy, we hope that it will be a way of equipping and empowering volunteers at all levels, and so help us all to grow and build up in love as each part does its work (Eph 4v16).

Sending out

Cromer Church has a long history of supporting mission work both at home and overseas, and we have continued to pray and give to a wide variety of mission partners. To these we have added this year Christians Against Poverty, and Hope into Action. In addition to financial support, we hope to encourage members of the congregation to serve our partners practically.

As the parish church for Cromer, we continue to play a full part in the life of our town and community, showing the love of Jesus in our concern for. We also have an extensive number of people involved in many different community activities and initiatives as an expression of Christian witness.

Our partnership with Roughton and Felbrigg churches continues, and several of our church family have committed to supporting ministry and mission there. As I write, we are advertising again for an Associate Vicar to join our team, with special oversight of St Martin's, and Roughton and Felbrigg. We pray that God would send the right individual to us to develop the work as required.

As ever, I am enormously grateful to everyone who serves in our church family, whether up-front or behind the scenes. I am especially thankful for Jackie Austin and Ivan Kimble, our two church wardens, who untiringly work to support me. Ben, Jennie, Lesley, Doug, Stuart and Anna are fantastic colleagues, and Mary Howard continues to be an excellent and efficient PCC secretary. We continue to be thankful for all that God is doing among us, and look forward to all that He will do in the year to come.

Revd William Warren

TRUSTEE'S REPORT (CONTINUED)

PCC Secretary's Report

The PCC met 10 times in 2022, including an extraordinary meeting on 25 February to discuss the Clergy Wellbeing Covenant.

The Church Life and Growth item on each agenda looks in depth at key aspects of church life. In 2022 this has included Mission Partners, the Vision, Clergy Wellbeing, fuel costs, the final accounts, the Parish Giving Scheme, hire charges, concerts, policies (Volunteer, Staff Wellbeing, Accessibility, Health and Safety and Safeguarding), new hymn books, Parish Church projectors, Financial Guidelines, music equipment for the Parish Church, Warm Space and double glazing for St Martin's.

As well as an update on the Electoral Roll, each meeting receives reports and recommendations from the Standing and Finance Committee, the Treasurer, Leadership Teams, the Safeguarding and Health and Safety Leads and Diocesan and Deanery Synods (when they have met in the preceding month). PCC also receives reports on the General Synod from Caroline Herbert, a Diocesan representative.

The Treasurer's Report is always a main item on the PCC Agenda. The PCC are trustees and, as such, have a duty to be good stewards of our finances. As a PCC, we work hard to achieve this and the Treasurer is to be commended for his diligence and for providing accounts that are easy to read.

Standing and Finance is the steering committee of PCC and is prescribed by Church Representation Rules. In order to make the best use of PCC time and to maximize efficiency and good governance the Standing and Finance Committee meets monthly to look at recommendations from the previous meeting and from the Leadership Teams, to ensure that items requiring further work are picked up, and to draw up the PCC agenda.

The Leadership Teams carry out in-depth work in areas where they have expertise and interest, before making recommendations to PCC. All PCC members are expected to serve on a Leadership Team and others, not on PCC, may be co-opted where relevant. Our present structure now comprises:

- Communications
- Youth
- Fabric
- Mission

Attendance was excellent throughout the year and members have worked collegially. I am very grateful to members for their commitment and faithfulness.

The PCC has complied in 2022 in all respects with the House of Bishops' guidance on safeguarding as required by s5 of the Safeguarding and Clergy Discipline Measure 2016.

Mary Howard, PCC Secretary

TRUSTEE'S REPORT (CONTINUED)

Fabric Report 2022

This brief report covers various works carried out to the buildings, either owned by Cromer Church, or for which the Church is responsible, during the calendar year of 2022. As PCC gets to grips with working through the vision for Cromer Church and its buildings post pandemic, only critical work was carried out with a view to formulating more strategic plans for the coming year. This Report does not cover day to day repair works and maintenance of which there are lots.

Parish Church

The works carried out during the year are: -

- Electrical remedial works were carried out to replace cables that had corroded and rewiring of circuits that were overloaded or were installed incorrectly.
- Electrical remedial works were carried out to the church's distribution boards including replacing a number of boards.
- A new heater wiring circuit was installed with controls for the organist area.
- The power circuits for churches cameras and sound systems were upgraded and rewired together with the circuits that fed the Peregrine Falcon monitoring cameras.
- The wiring to connect the security cameras for the roof to the church's electrical system was removed/replaced from the temporary supply.
- New sockets were installed in the Ringing chamber for new heaters.
- The emergency lighting and general lighting was replaced in the Ringing chamber.
- A new master switch for the kitchen dish washer was installed.
- 'Stay put' emergency lighting in the Nave, Chancel, toilets, lounge, Vestry Organ Loft, and resources room was Installed to ensure the church is complaint with current regulations especially for a power cut and so loss of lighting.
- New lighting and heating was installed in the vestry.
- New dusk til dawn automatic security lighting was installed in the south porch.
- The high level internal lighting of the church is life expired but to keep it functioning the external controllers were replaced and were found to be completely corroded internally. See below concerning the high level lighting replacement.
- Repairs were carried out to the main church heater gas flue which had become damaged by high winds and corrosion.
- The safety balustrade on the mezzanine floor was completed to protect the extract flue from the dishwasher and provide safe working for the engineers working on the boiler for the lounge and toilets and safe access to church storage for church volunteers accessing the storage area.
- Health and safety – the Wardens, along with and as part of the Fabric Leadership Team have, through the year, been reviewing the H & S policy, with particular reference to risk assessments (which can all be seen on the web site) related to the safe use of the Church buildings during the year.
- The replacement of the high level internal lighting to the church remains in the planning stage with funding allocated. Investigations are also commencing into carrying out some form of heating destratification fan installation at the same time as the lighting replacement to utilise the same scaffolding required for both works. This work is planned for late summer 2023 with a faculty being applied for.

TRUSTEE'S REPORT (CONTINUED)

St Martin's

Work continues to maintain the building in a good state of repair by keeping on top of minor defects as they arise. The improvements during the year were as follows: -

- Throughout the worship space, the lounge and the hall at St Martin's Wi-Fi was installed after Dave Walker tirelessly carried out investigations into various possibilities. The process involved getting St Martin's church registered with a postcode and then a BT line installed and three IP access points installed throughout the church building giving full coverage with Wi-Fi for all to use.
- An unserviceable heater was replaced in the hall, along with repairs to another gas heater in the hall which had the flue blocked from the outside and a new ignitor was installed.
- At the main entrance gate, a rotten gatepost was replaced.
- For accessibility and safety reasons new reflective edging strips were installed on the main entrance concrete slab steps.
- We were extremely grateful to a small team of volunteers who repainted the fence along with pant boxes at the front of St Martins, making the front of St Martins church look fresher, and cleaner, and more appealing.

Parish Hall

The Hall has been fully open for functions and hiring in the last year with no work of significance carried out.

17, Meadow Close

The house is let, through a letting agent, under a short-hold tenancy, such that the house provides an income to the Church whilst it is not required for a member of the Ministry Team. It therefore remains able to be made available for a future church worker, should the need arise. Various minor works of maintenance took place including some electrical installation replacement, as required, and arranged by the letting agent to remain compliant.

Generally

The overall condition of the buildings continues to be good. We are conscious of the fact that, whilst the 'Church' is made up of the people that meet inside the buildings, we are merely custodians 'for the time being' of the buildings in our care, and it is our hope to be able to pass them on to the next generation in better condition than when we received them. This is, however, quite a task, taking into account the size and age of the buildings.

The Fabric Leadership Group continues to meet quarterly to discuss the needs of our buildings in detail, and to prepare recommendations to PCC for the repairs needed to our buildings and take requests from PCC to manage fabric works. The fabric leadership group is made up of Nick Claridge, David Anderson, Dave Walker, John Hodgkinson, David Loades, Ivan Kimble and is expertly chaired by Simon Purslow. Notes are taken by Mary Howard in addition to her PCC secretary duties.

Ivan Kimble

TRUSTEE'S REPORT (CONTINUED)

Repps Deanery Synod

Deanery Synod aims to promote Mission in the Deanery. Our Deanery, Repps, extends from Mundesley to Sheringham, plus some inland rural parishes including Roughton and Felbrigg. As well as the Licensed Clergy, Cromer's representatives on Synod are David Anderson, Anne Cottingham, Mary Howard, David Orsborne and Sue Wells.

Repps is in the third year of working alongside Holt Deanery with Revd Richard Lawry of Glaven Valley Benefice as Rural Dean and Revd Will Warren as Assistant Rural Dean.

In the last year, we have had 3 Joint Synods:

- 10 March 2022 at Holt, when we had a question and answer session with Bishop Graham. Afterwards we lit tea lights in the shape of a cross as we listened to a Ukrainian hymn and prayed for that newly invaded country.

- 13 October 2022, at Sheringham with a presentation on the Parish Giving Scheme.

In addition, we had a Deanery Praise at the Priory service at Weybourne on 10 July 2022.

2023 is a Deanery election year and we will be electing 5 representatives to serve for 3 years. Please contact me if you would like to know more.

Mary Howard, Deanery Lay Chair

TRUSTEE'S REPORT (CONTINUED)

Safeguarding

Safeguarding Children, Young People and Adults at Risk in the Cromer Church family is of the utmost importance. PCC complies with the duty to have 'due regard' to the House of Bishops' guidance in relation to safeguarding, Notices are displayed in each building and the correct practices are followed. These documents are reviewed annually.

The Church of England's Safeguarding training programme continues to be rolled out. There are now five training modules which are appropriate for different levels of engagement. The Diocese are now undertaking some training face to face for people who don't have access to the internet.

The Diocese have introduced the Safeguarding Dashboard for use by churches in the Diocese. We have completed Level 1 and most of Level 2 of the Diocesan Safeguarding Module. We still have a number of people who work with Children, Young People and Adults at Risk who have not yet completed the relevant levels of training and once this is complete will we be able to move up to Level 3.

There are 78 names on the DBS list. Several people have more than one role which needs a DBS check. The list does not include the Clergy, retired clergy and those with Permission to Officiate who are checked by the Diocese.

Alison Orsborne
Sue Brocklehurst

TRUSTEE'S REPORT (CONTINUED)

Finance

The PCC is holding sufficient funds in reserve to continue in operation for the foreseeable future. Total unrestricted funds £317,628.00 - (excluding tangible fixed assets).

Income

A legacy of £104,745 was received restricted for use on the interior of the Parish Church. A further £10,000 was received restricted for use on the organ in the Parish Church.

The budget for 2022 was reviewed every quarter due to uncertainties over whether our income levels would recover during the first full year out of lockdown. Collections at services and all other giving came in ahead of projections whilst Fund Raising, particularly with the Bookstall and Cornerstone smashing their targets.

Refunded payments consist mainly of a historic overpayment made to HMRC which was investigated and recovered by our Accountants, Timothy Hignett & Partners Limited.

Areas of concern concentrates on the investment with NS&I. On querying the sum of Interest paid we have been advised that we hold an out-of-date account paying 0.6% interest. Plans are in place to move that Investment.

Expenditure

Diocesan Parish Share was paid in full, with £1,263 being paid to us by the Diocese for funerals held at a crematorium.

Church Running Expenses exceeded budget due to unplanned Minor Repairs and Maintenance needed on the Parish Church.

Church Utility Bills exceeded budget by £4,000. The PCC reviewed its hiring fee structure in 2022 to mitigate the cost.

Areas of concern relate to our bankers NatWest who decided to apply bank charges to our account at the start of 2022. Although we are a registered charity, the amount of income passing through the account was over their threshold. This has meant utilising our Barclays account to reduce the impact of the charges and the adoption of the Parish Giving Scheme which reduces the number of credits applied to our bank account as well as several other benefits.

The PCC employs three members of staff, none of whom are currently eligible to participate in a workplace pension scheme.

Doug Tuthill, PCC Treasurer

TRUSTEE'S REPORT (CONTINUED)

Statement of Trustee's responsibilities

The members are responsible for preparing the Trustee's report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the members to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the members are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The members are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of members and signed on their behalf by:

Revd Will Warren

19 April 2023

**CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2022
INDEPENDENT EXAMINER'S REPORT**

Independent examiner's report to the Trustees of Cromer PCC ('the Charity')

I report to the Charity Trustees on my examination of the accounts of the above Charity (Cromer PCC) for the year ended 31 December 2022.

Responsibilities and basis of report

As the Trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Association of Accounting Technicians in England and Wales, which is one of the listed bodies.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015. I have completed my examination. I confirm that no 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 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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. This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

Emma Hignett FMAAT

Timothy Hignett and Partners Limited
Accountants
7 High Street
Cromer
Norfolk
NR27 9HG

19 April 2023

CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2022
STATEMENT OF FINANCIAL ACTIVITIES

Recommended categories by activity	Unrestricted funds £	Restricted income funds £	2022 Total funds £	2021 Total funds £
Incoming resources (Note 3)				
Income and endowments from:				
Donations and legacies	225,174	114,785	339,959	211,649
Charitable activities	-	-	-	-
Other trading activities	71,908	-	71,908	34,252
Investments	2,917	-	2,917	2,176
Separate material item of income	-	-	-	-
Other	2,089	-	2,089	424
Total	302,088	114,785	416,873	248,501
Resources expended (Note 4)				
Expenditure on:				
Charitable activities	246,263	7,754	254,017	223,931
Other	-	-	-	-
Total	246,263	7,754	254,017	223,931
Net income/(expenditure) before investment gains/(losses)	55,825	107,031	162,856	24,570
Net gains/(losses) on investments	-	-	-	-
Net income/(expenditure)	55,825	107,031	162,856	24,570
Extraordinary items	-	-	-	-
Transfers between funds/capital exp. from fund			-	-
Other recognised gains/(losses):				
Gains and losses on revaluation of fixed assets for the charity's own use	-	-	-	-
Other gains/(losses)	-	-	-	-
Net movement in funds	55,825	107,031	162,856	24,570
Reconciliation of funds:				
Total funds brought forward	289,270	193,317	482,587	458,017
Total funds carried forward	345,095	300,348	645,443	482,587

CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2022
BALANCE SHEET

	Unrestricted funds	31/12/2022	31/12/2021
	£	£	£
Fixed assets			
Tangible assets (Note 6)	27,467	27,467	73,207
Investments	-	-	-
Total fixed assets	27,467	27,467	73,207
Current assets			
Debtors (Note 7)	46,631	46,631	840
Cash at bank and in hand (Note 9)	581,051	581,051	416,092
Total current assets	627,682	627,682	416,932
Creditors: amounts falling due within one year (Note 8)	-	9,706	-
Net current assets/(liabilities)	617,976	617,976	409,380
Total assets less current liabilities	645,443	645,443	482,587
Creditors: amounts falling due after one year (Note 8)	-	-	-
Provisions for liabilities	-	-	-
Total net assets or liabilities	645,443	645,443	482,587
Funds of the Charity			
Endowment funds	-	-	-
Restricted income funds (Note 11)		300,348	193,317
Unrestricted funds	645,443	345,095	289,270
Revaluation reserve		-	
Total funds	645,443	645,443	482,587

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

Revd Will Warren
19 April 2023

The notes on pages 16 to 24 form part of these financial statements.

Note 1 Basis of preparation

Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at The accounts have been prepared in accordance with: the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom and 102) and with the Charities Act 2011.

The Charity constitutes a public benefit entity as defined by FRS 102.

General information

Cromer PCC is a registered charity, number 1135323. Registration took place on 30 March 2010. The registered office for the Charity is Cromer Parish Hall, 65 Church Street, Cromer, NR27 9HH. The Charity is governed by the Parochial Church Council Powers Measure (1956) as Amended and the Church Representation Rules. The Charity also works under the name The Parochial Church Council of the Ecclesiastical Parish of St Peter & St Paul, Cromer with St Martins, Cromer. The name was amended with The Charity Commission from Cromer Parochial Church Council to Cromer PCC to ease logistical difficulties. The full name above is also logged with The Charity Commission.

Note 2 Accounting policies

Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

Tangible fixed assets and depreciation

Tangible fixed assets costing £1,000 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Note 2 Accounting policies (cont)

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

Depreciation is provided on the following basis:

Freehold property - Held at historical cost
Fixtures and fittings - 25% Reducing balance

Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Stock

If stock movements are considered material, these will be included within the accounts.

Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

Fund accounting

Unrestricted funds comprise unrestricted funds that have been set aside by the Members for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2022
NOTES TO THE ACCOUNTS (CONT)

Note 3 Analysis of income

Analysis		Unrestricted funds	Restricted income funds	Total funds 2022 £	Total funds 2021 £
Donations and legacies:	Collections and other givings	54,748	40	54,788	41,021
	Legacies	-	114,745	114,745	-
	Donations with gift aid	132,563	-	132,563	137,516
	Income tax recovered	37,863	-	37,863	33,112
	Total	225,174	114,785	339,959	211,649
Charitable activities:	VAT recovered	-	-	-	-
	Total	-	-	-	-
Other trading activities:	Rent	22,341	-	22,341	11,569
	Bookstall	15,437	-	15,437	6,661
	Cornerstone	30,346	-	30,346	16,022
	Bottle	2,851	-	2,851	-
	Events	933	-	933	-
	Total	71,908	-	71,908	34,252
Income from investments:	Income from investments/fees	2,917	-	2,917	2,176
	Total	2,917	-	2,917	2,176
Separate material item of income:		-	-	-	-
		-	-	-	-
		-	-	-	-
	Total	-	-	-	-
Other:	Off site funeral credits	1,263	-	1,263	-
	Interest CCLA	826	-	826	-
	Organ fund	-	-	-	365
	Misc. income	-	-	-	59
	Total	2,089	-	2,089	424
TOTAL INCOME		302,088	114,785	416,873	248,501

CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2022
NOTES TO THE ACCOUNTS (CONT)

Note 4 Analysis of expenditure

Analysis	31-Dec-22			31-Dec-21		
	Unrestricted funds	Restricted income funds	Total funds £	Unrestricted funds	Restricted income funds	Total funds £
Expenditure on charitable						
Parish Share	100,000	-	100,000	98,650	-	98,650
Meadow Close running costs	2,245	-	2,245	3,220	-	3,220
DBS checks	205	-	205	158	-	158
Donations and fees	12,000	-	12,000	18,688	5,273	23,961
Church running expenses	21,969	-	21,969	16,939	-	16,939
Clergy expenses	1,866	-	1,866	681	-	681
Worship	4,956	-	4,956	4,212	-	4,212
Hall expenses	7,235	-	7,235	4,719	-	4,719
Repairs & maintenance	23,399	6,944	30,343	17,399	2,530	19,929
Church workers	17,094	-	17,094	17,210	-	17,210
Parish activities	9,328	810	10,138	3,521	3,275	6,796
Courses	30	-	30	195	-	195
Office costs and re-branding	9,834	-	9,834	6,555	-	6,555
Bookstall running costs	8,846	-	8,846	3,132	-	3,132
Kitchen running expenses	-	-	-	-	-	-
Cornerstone running expenses	7,002	-	7,002	4,272	-	4,272
Redundancy costs	-	-	-	-	-	-
Depreciation	9,156	-	9,156	-	9,116	9,116
Accountancy and payroll costs	7,917	-	7,917	3,350	-	3,350
Organist	540	-	540	350	-	350
Consultancy fees	1,767	-	1,767	486	-	486
Bank charges	754	-	754	-	-	-
Bad debts	120	-	120	-	-	-
Total expenditure on charitable activities	246,263	7,754	254,017	203,737	20,194	223,931

Note 5 Details of certain items of expenditure

Wages costs are shown under Church workers, and no employees earn over £60,000. The average number of staff in the year is 3 (2021: 3). In the year, the charity received a historic refund of PAYE that had been overpaid amounting to £5,379, this is also shown under Church workers.

The independent examiner's remuneration amounts to an independent examiner and accounts preparation fee costs of £3,850 (2021 - £3,350). The charge for 2022 and 2021 have been accrued as an estimate in the accounts in the relevant year. The statement of financial activities also includes other accounting charges, including payroll costs and work relating to the historic PAYE position as noted above.

During the year, a Trustee was reimbursed for a retreat costing £488 (2021 - £NIL).

During the year, no Trustees received any remuneration or other benefits (2021 - £NIL). During the year ended 31 December 2022, no Trustee expenses have been incurred (2021 - £NIL) other than mentioned above.

Note 6 Tangible fixed assets

Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Total
	£	£	£	£	£
At the beginning of the year	45,860	-	-	63,580	109,440
Additions	-	-	-	9,276	9,276
Revaluations	-	-	-	-	-
Disposals / Transfers	- 45,860	-	-	-	- 45,860
At end of the year	-	-	-	72,856	72,856

Depreciation and impairments

Basis

	SL or RB (Straight Line or Reducing Balance)	SL or RB	SL or RB	RB	
Rate				25%	

At beginning of the year
 Depreciation
 At end of the year

-	-	-	36,233	36,233
-	-	-	9,156	9,156
-	-	-	45,389	45,389

Net book value

Net book value at the beginning of the year
 Net book value at the end of the year

45,860	-	-	27,347	73,207
-	-	-	27,467	27,467

As part of the accounting work completed, it was found that the freehold of Meadow Close was in the name of the NORWICH DIOCESAN BOARD OF FINANCE LIMITED. Upon this basis, the asset has been removed from fixed assets in the accounts, via transfer. The has currently been included within debtors.

Note 7 Debtors and prepayments

Analysis of debtors

Trade debtors
 Prepayments and accrued income
 Other debtors
Total

2022	2021
£	£
234	25
537	815
45,860	
46,631	840

Note 8 Creditors and accruals

Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	2022 £	2021 £	2022 £	2021 £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	4,350	3,444	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	4,500	3,200	-	-
Taxation and social security	856	483	-	-
Other creditors	-	425	-	-
Total	9,706	7,552	-	-

Note 9 Cash at bank and in hand

	2022 £	2021 £
Cash at bank and on hand	581,051	416,092
Other	-	-
Total	581,051	416,092

Note 10 Related party transactions

The Charity has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the Charity at 31 December 2022.

CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2022
NOTES TO THE ACCOUNTS (CONT)

Note 11 Charity funds

Details of material funds held and movements during the CURRENT reporting period

* Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds

Fund names	Type PE, EE R or U *	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Capital expenditure and gains/losses £	Fund balances carried forward £
General Funds - all funds	U	289,270	302,088	246,263	-	-	345,095
Webb Collison Church Fund	R	-	-	-	-	-	-
Webb Collison Poor Fund	R	-	-	-	-	-	-
Property	R	45,860	-	-	-	-	45,860
Organ	R	4,510	-	645	-	-	3,865
Meeting Point	R	1,037	25	-	-	-	1,062
Project	R	141,545	-	7,109	-	-	134,436
St. Martin's Organ	R	365	15	-	-	-	380
St. Peter's Organ	R	-	10,000	-	-	-	10,000
Interior of the Parish Church	R	-	104,745	-	-	-	104,745
Total Funds		482,587	416,873	254,017	-	-	645,443

Web Collison Church Fund represented funds in relation to building works.

The Webb Collison Poor Fund has been closed and passed to Cromer Cares who are in a better position to meet the conditions of the bequest.

Property Fund represents amounts in relation to the original cost of 17 Meadow Close.

The Organ Funds represent donations in relation to the maintenance of the Church's organs.

Meeting Point Fund represents donations in relation to the church club for vulnerable adults with learning difficulties.

Project Fund represents the donations in respect of major non-building projects.

Interior of the Parish Church represents a legacy for use for the interior of the Parish Church.

CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2022
NOTES TO THE ACCOUNTS (CONT)

Note 11 Charity funds (cont)

Details of material funds held and movements during the PREVIOUS reporting period

* Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds

Fund names	Type PE, EE R or U *	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Capital expenditure and gains/losses £	Fund balances carried forward £
General Funds - all funds	U	232,460	248,136	203,737	-	12,411	289,270
Webb Collison Church Fund	R	12,591	-	9,444	-	3,147	-
Webb Collison Poor Fund	R	5,275	-	5,273	2	-	-
Property	R	45,860	-	-	-	-	45,860
Organ	R	5,128	-	620	2	-	4,510
Meeting Point	R	1,064	-	27	-	-	1,037
Project	R	155,639	-	4,830	-	9,264	141,545
St. Martin's Organ	R	-	365	-	-	-	365
Total Funds		458,017	248,501	223,931	-	-	482,587

Cromer PCC

England & Wales - Charity number 1135323

Accounts

Charity number: 1135323

CROMER PAROCHIAL CHURCH COUNCIL

UNAUDITED

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

**CROMER PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2021
CONTENTS**

	Page
Reference and administrative details of the Charity, its Trustees and advisers	1-2
Trustees' report	3-14
Independent examiner's report	15
Statement of financial activities	16
Balance sheet	17
Notes to financial statements	18-26

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS

Members of the PCC are either ex-officio, co-opted or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules, and with the aim of having proportionate representation from each Sunday congregation.

During the year the following served as members and trustees of the PCC:

Incumbent

Revd Will Warren

Clergy

Revd Jennie Hodgkinson, Assistant Minister

Revd Ben Rogers, Curate (from May 2021)

Church Wardens

Mrs Jackie Austin

Mr Ivan Kimble (from May 2021)

Mr David Loades (until April 2021)

Licensed Readers

Mr D Masters (until May 2021)

Secretary

Mrs Mary Howard

Treasurer

Mr R Hopkins (until January 2021)

Mr Douglas Tuthill (from March 2021)

Representatives on Deanery Synod

Miss Anne Cottingham

Miss Sue Wells

Mrs Mary Howard

Mr David Orsborne

Mr David Anderson

Representatives on Diocesan Synod

Mr David Orsborne

Mr David Anderson

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS (CONTINUED)

Elected Members

Dr Richard Beare
Mr Paddy Bennett
Mrs Jill Boyle
Ms Anna Coghlan (until May 2021)
Mr John Hodgkinson
Mr R Hopkins (until January 2021)
Mrs Mary Howard
Mr Ray Loten (until May 2021)
Mr Tim Morton (until May 2021)
Mrs Alison Orsborne
Mr David Orsborne
Mrs Mary Pallister
Mr Jon Platten (until May 2021)
Mr Simon Purslow
Mrs Brenda Stibbons (from May 2021)

Principal Office

The Church Office, Cromer Parish Hall, 65 Church Street, Cromer, NR27 9HH

Independent Examiners

Timothy Hignett & Partners Limited, 7 High Street, Cromer, NR27 9HG

TRUSTEE'S REPORT

Cromer Church Electoral Roll Report for the 2022 APCM

There were 290 people on the Electoral Roll at the 2021 APCM.

During the year a total of 19 names have been removed from the list.

* 5 people have died, and their names were removed.

* 12 people requested that their names were removed from the list.

During the past year a total of 18 people have been added to the list.

Therefore, the total number on the Electoral Roll at the 2022 APCM is 289.

Jackie Austin, Electoral Roll Officer

Vicar's Report

"But seek first his kingdom and his righteousness, and all these things will be given to you as well"
(Mt 6v33)

This spring, we have been examining on Sundays the "kingdom culture" that Jesus desires to see among his people. It has been challenging and inspiring in equal measure! Perhaps the most challenging part however is the call of Jesus to make his kingdom the highest priority of all. As we look back over another busy and at times difficult year, there are many things that we might reflect on. Yet in all of them, our prayer has been to seek first the kingdom and advance the cause of Jesus, knowing that when we do so, we cannot fail.

As part of seeking his kingdom, over the last year we have been praying and discerning God's will for us as we enter a new chapter. As we said at our recent vision launch, at the heart of our vision is a desire to see lives and communities transformed by Jesus. We noted that the Bible tells us that God accomplishes his purposes by a three-fold strategy. I want to use that strategy to reflect on our activities over the last year.

Drawing in

Despite the ongoing challenges of COVID-19, I am thrilled to say that we have consistently sought to draw people in with the good news of Jesus. A personal highlight for me was the summer Beach Fest event, our relaunched beach mission. Over a hundred children engaged with the activities and learned of the love of Jesus for them. We look forward to seeing this ministry growing this summer. Since the start of the school year, our youth group has relaunched, and is regularly connecting with several teenagers who previously had little or no contact with church. During the past year, we have run two outreach courses, The Wellbeing Journey and Hope Explored, which although modestly attended, were warmly received. Although COVID forced the alteration of some of our Christmas programme, we still welcomed many to hear the gospel proclaimed afresh.

TRUSTEE'S REPORT (CONTINUED)

Since the relaxation of restrictions, we have been delighted to welcome several new faces to our services and activities. We continue to pray that God would draw individuals to join us as we proclaim Christ and glorify him.

Building up

Central to growing in maturity is the word of God, and this year we have spent time in our Sunday gatherings studying Israel's return from exile in the book of Ezra, Jesus' parables of the kingdom from Mark's Gospel, Peter's last words to the church in his second letter, and most recently, our Lord's teaching to his disciples in the Sermon on the Mount. We also spent three Sundays grappling with some pressing contemporary questions and their relation to the Christian gospel under the title "Matters Arising". I am very grateful to all of our preaching team for the time and care they give to their preparation and am glad to serve a church with a healthy appetite for biblical preaching.

During the lockdown periods, we have become especially aware of the value of our small groups network for fellowship and support. Several groups have grown with the addition of new members, and we have recently started a new daytime group meeting centrally in the church lounge. I would like to record my thanks to all our small group leaders for their care and nurture, and also to our cluster pastors for their oversight of groups during the pandemic. The relaxation of restrictions has provided an opportunity to rethink our Sunday children's ministry, and CCKids is the result! It has been a great joy to see children engaging afresh with the Bible and laying solid foundations for a life of discipleship. It is the responsibility of every generation to tell the coming generation of the works of the Lord, and this is especially important in an age when Christian truth is so marginalised. I am very grateful to the CCKids team for their faithfulness and creativity in nurturing our young people so well.

Going out

For many years, Cromer Church has acted as an informal "resourcing" church to support Christian work across the North Norfolk area. As many churches find their feet again after the pandemic, that calling is likely to become especially important. As part of that, from January we took on additional pastoral responsibility for Roughton and Felbrigg churches for an initial three-year period. We have several existing links with both churches, and we hope that we will be able to put our resources to use to help support our friends where we can as this partnership develops.

A significant part of this is the recruitment of a new Associate Vicar to strengthen the clergy team and be a focal minister for the work at St Martins and the villages. We will plan to interview again in June, and very much pray that God would bring the person of his choosing for this work.

We have a long history of supporting mission work, and I am delighted that following a congregational vote we are now supporting Open Doors and Mission Without Borders.

This report would not be complete without my heartfelt thanks to our churchwardens, Jackie Austin and Ivan Kimble, who are a never-failing support and encouragement. Jennie Hodgkinson and Ben Rogers are wonderful clergy colleagues, and Lesley, Stuart and Doug have been excellent additions to our staff team. As always, Mary Howard has faithfully served as PCC secretary and helped us conduct our business effectively and efficiently. The work of

TRUSTEE'S REPORT (CONTINUED)

the church progresses in no small part because of the loyal and often unseen service of so many volunteers. Please know my gratitude to you all.

As we look towards another year, let us recommit ourselves, personally and corporately, to seeking afresh first the kingdom of our Lord, and his righteousness.

Revd William Warren

PCC Secretary's Report

The PCC met 8 times in 2021–2022, mostly at St Martin's, although 2 meetings had to be held on Zoom. All decisions made in a Zoom meeting have to be subsequently ratified by email because Church Representation Rules don't recognise a show of hands-on Zoom.

The Church Life and Growth item on each agenda looks in depth at key aspects of church life. In the past year this has included Children's Sunday ministry, the Vision, Mission Partners, use of individual Communion cups, use of church buildings and the Clergy Wellbeing Covenant. The latter, which was adopted by PCC on 24 February, was the subject of an extraordinary PCC meeting the following evening. Since then, the Wardens have met with the Vicar and started working on the easier action points and the subject is being discussed in the Small Groups.

On 11 September we had a PCC Away Day at St Martin's to work on the Vision.

As well as an update on the Electoral Roll, each meeting receives reports and recommendations from the Standing and Finance Committee, the Treasurer, Leadership Teams, the Safeguarding and Health and Safety Leads, the Treasurer and Diocesan and Deanery Synods (when they have met in the preceding month). PCC also receives reports on the General Synod from Caroline Herbert, a Diocesan representative.

The Treasurer's Report is always a main item on the PCC Agenda. The PCC are trustees and, as such, have a duty to be good stewards of our finances. It's very encouraging to see we are now in the black again. As a PCC, we've worked hard to achieve this and the Treasurer is to be commended for going above and beyond the call of duty and for providing accounts that are easy to read.

Standing and Finance is the steering committee of PCC and is prescribed by Church Representation Rules. In order to make the best use of PCC time and to maximize efficiency and good governance the Standing and Finance Committee meets monthly to look at recommendations from the previous meeting and from the Leadership Teams, to ensure that items requiring further work are picked up, and to draw up the PCC agenda.

The Leadership Teams carry out in-depth work in areas where they have expertise and interest, before making recommendations to PCC. All PCC members are expected to serve on a Leadership Team and others, not on PCC, may be co-opted where relevant. Our present structure now comprises:

- Communications
- Youth

TRUSTEE'S REPORT (CONTINUED)

- Fabric
- Mission

A resolution taken at last year's APCM has resulted in a more streamlined PCC. Attendance has been excellent throughout the year and members have worked collegially. I am very grateful to members for their commitment and faithfulness.

The PCC has complied in 2021-2022 in all respects with the House of Bishops' guidance on safeguarding as required by s5 of the Safeguarding and Clergy Discipline Measure 2016.

Mary Howard, PCC Secretary

Fabric Report 2022

This brief report covers various works carried out to the buildings, either owned by Cromer Church, or for which the Church is responsible, during the calendar year of 2021. Due to the effects of the Covid-19 pandemic, and the various restrictions which continued into 2021, only critical work has taken place. This Report does not cover day to day repair works of which there are lots.

Parish Church

The works carried out during the year are: -

- Repairs to the lead back gutter. At the base of the south roof slope to Nave, the lead back gutter, behind the parapet wall, had failed and was leaking. After the erection of external scaffolding in May, the leadwork was replaced.
- Repair works to the warm air heating system were completed. Due to corrosion of sections of the heater structure Nick Claridge has spent a large amount of time during the year working with the engineers to investigate and repair faults, most of which were as a result of corrosion to the weatherproof outer structure which the affected parts have been replaced and Nick has been successful in obtaining a contribution to the costs. In order to access the heater enabling works are required as regards the gas meter enclosure, which was carried out as part of the renewal work in June.
- The gas boiler was replaced. The gas boiler serving the heating to the toilets and lounge had failed and was unable to be repaired. Nick Claridge managed the replacement of the same at the beginning of November.
- Health and safety – the Wardens, along with and as part of the Fabric Leadership Team have, through the year, been working on the H & S policy, with particular reference to risk assessments and method statements related to the safe use of the parish church during the year with covid etc.
- A type B (DAC) faculty has been obtained to install emergency egress signs and lighting. The electrical installation was subject to the required 5 yearly test, and various matters of remedial work were brought to our attention. Nick Claridge is managing the egress signs and lighting project in 2022 along with electrical testing remedial works, with it currently out to tender.
- The replacement of the lighting to the church remains in the planning stage with funding allocated. Investigations are also commencing into carrying out some form of heating disrupter fan installation at the same time as the lighting replacement to utilise the same scaffolding required for both works.

TRUSTEE'S REPORT (CONTINUED)

St Martin's

Work continues to maintain the building in a good state of repair by keeping on top of minor defects as they arise. The improvements during the year were as follows: -

- A replacement specialist disabled mixer tap was installed in the disabled toilets due to the existing one leaking and not able to be turned off.
- Three heaters in the worship area of the church failed and were replaced at the beginning of November with portable electrical fan heaters supplied whilst the replacements took place.
- A team of volunteers led by Ben Rogers redecorated the lounge to make it a more welcoming venue for the youth group.
- Dave Walker carried out tirelessly, significant investigation works to try and get Wi-Fi installed into the church. After coming against 'brick walls', Dave is now following up the feasibility of getting 4G Wi-Fi installed.

Parish Hall

The Hall commenced opening halfway through the year after Covid restrictions. No work of significance was carried out.

17, Meadow Close

The house is let, though a letting agent, under a short hold tenancy, such that the house provides an income to the Church whilst it is not required for a member of the Ministry Team. It therefore remains able to be made available for a future church worker, should the need arise. Various minor works of maintenance took place, as required, and arranged by the letting agent.

Generally

The overall condition of the buildings continues to be good. We are conscious of the fact that, whilst the Church is made up of the people that meet inside the buildings, we are merely custodians 'for the time being' of the buildings in our care, and it is our hope to be able to pass them on to the next generation in better condition than when we received them. This is, however, quite a task, taking into account the size and age of the buildings.

The Fabric Leadership Group continues to meet quarterly to discuss the needs of our buildings in detail, and to prepare recommendations to PCC for the repairs needed to our buildings. The fabric leadership group is made up of Nick Claridge, David Anderson, Dave Walker, John Hodgkinson, Ivan Kimble and is expertly chaired by Simon Purslow. Notes are taken by Mary Howard.

Ivan Kimble, Churchwarden

Deanery Synod

Deanery Synod aims to promote Mission in the Deanery. Our Deanery, Repps, extends from Mundesley to Sheringham, plus some inland rural parishes including Roughton and Felbrigg. As well as the Licensed Clergy, Cromer's representatives on Synod are David Anderson, Anne Cottingham, Mary Howard, David Osborne and Sue Wells.

Repps is in the second year of working alongside Holt Deanery with Revd Richard Lawry of Glaven Valley Benefice as Rural Dean and Revd Will Warren as Assistant Rural Dean.

TRUSTEE'S REPORT (CONTINUED)

In the last year, we have had 3 Joint Synods:

- 21 May 2021, via Zoom, when Archdeacon Ian spoke to us about the Diocesan Deployment Review.
- 18 November 2021, at Cromer, when we met Bishop Jane.
- 10 March 2022, at Holt, when Bishop Graham joined us for a question-and-answer session.

In addition, we had a Deanery Evensong and tea at Cromer on 1 August 2021. Our next event will be Songs of Praise, 6.30 pm, 10 July, at Weybourne and you are warmly invited to join us.

Mary Howard, Deanery Lay Chair

Safeguarding

Safeguarding Children, Young People and Adults at Risk in the Cromer Church family is of the utmost importance. PCC complies with the duty to have 'due regard' to the House of Bishops' guidance in relation to safeguarding, notices are displayed in each building and the correct practices are followed.

The Church of England have introduced a comprehensive new training programme for everyone who works with Children, Young People and Adults at Risk (previously Vulnerable Adults). This is completed online as face-to-face meetings weren't possible during Lockdown. This is a challenge for us because a number of people who are on our DBS list do not have access to the Internet.

The Diocese have introduced the Safeguarding Dashboard for use by churches in the Diocese. We have completed Level 1 and are now working through Level 2. Most people in our Church who work with Children, Young People and Adults at Risk have completed the relevant levels of training and once this is complete will we be able to move up to Level 3.

In April 2021 there were 117 on our list of people with DBS clearance. In April 2022 there are 71 names on the list. Several people have more than one role which needs a DBS check.

Alison Orsborne
Sue Brocklehurst

See, I am doing a new thing! (Isaiah 43:10a)

In the last year, some encouraging new ventures have begun and are thriving. Here is a taste of some of them.

Youth Group

It's been a great first year for the Cromer Church Youth Group. Since the group began in September, we've had a total of 15 young people come through our doors. Some have stayed

TRUSTEE'S REPORT (CONTINUED)

and become regulars, and others have come for our informal social events. We meet in the newly refurbished St Martin's Lounge which is an ideal space for hanging out and has become the central hub for our group.

This Spring term we produced a term card of weekly activities so that kids can know in advance what our topic of discussion will be and which games we'll play week to week. This has been hugely successful and most of our newer faces have been drawn in through an informal movie night or outing. A particular highlight was our bowling trip to JR's in North Walsham where we saw several new faces as well as watching a masterclass in ten-pin bowling from Mike Brown.

I'm conscious that many of the young people we see would not call themselves Christians and are very much exploring the bigger questions around life and faith, so the purpose of the group is to prompt, challenge and accompany the young people on that journey.

Revd Ben Rogers

Blokes Brekkies

2021 saw the start of Cromer Church Blokes Brekkies, to be held a few Saturday mornings a year in the Parish Hall.

At our first meeting on 18th September, General Lord Richard Dannatt, ex head of the British Army, spoke to 60 men on *Leadership in turbulent times*. On 16th October, Richard Beare explained to about 40 how science and faith provide complementary views of the world, using the title *God, black holes and the Big Bang*. Then on February 26th High Sheriff of Norfolk, Michael Gurney, spoke to about 50 on local involvement in the abolition of slavery and prison reform and social conditions today.

The brekkies aim to provide inspirational speakers who can share how their Christian faith has made a difference to them in walks of life which are inherently of interest.

Past brekkies have been attended by many in the community, including local politicians and council leaders. They provide a valuable way of building church-community links.

Future brekkies will feature Sir Mark Hedley, retired High Court judge on 21st May, and speakers from Sanders Coaches and the BBC.

Recordings are available on the church YouTube channel in the Blokes Brekkies playlist.

Richard Beare

TRUSTEE'S REPORT (CONTINUED)

CCKids Report

Common with many churches nationally, Cromer Church has seen a great reduction in families at church since the pandemic began. It has therefore proved all the more important for there to be a fresh approach to children's work at Cromer Church that can gradually build up numbers and grow the team needed.

CCKids has provided just such a new approach by encompassing an ALL-AGE model of Bible teaching. It doesn't matter whether we have 5 children or 20 children attending- we can adapt as necessary. School holidays tend to bring in a large number of visitors which we can accommodate very easily. So far, we have welcomed approximately 45 visiting children as well as having between 10-15 regulars ourselves. We have some very committed teenage helpers who are a huge asset to the team.

We use The Gospel Project Materials which centre on the Christ Connection evident throughout the whole Bible. They are excellent, although lately we have had difficulty sourcing them due to Brexit apparently! We may well need to go to a digital subscription, which is becoming increasingly common anyway.

We always start together, with prayer and worship, alongside a fun all age activity to introduce the Bible passage. After a short video illustrating the Bible passage, we always have a review, often incorporating drama. We try and learn a memory verse over the course of a unit (usually 5-6 sessions). After that, we disband into age-appropriate groups. This means, for example, that Lifeguards (7-11s) can dig deeper into the passage, whilst Pebbles (our new group for children needing more than toys but who are not quite ready for a sit-down session) can have a more tactile revision of the story, using objects, pictures etc.

We are delighted at how it's going and whilst we long to see more children back in church, we are grateful that those regulars have access to good quality and fun Bible teaching each week. It has been a particular joy to see parents stay too at times. No child need ever feel left without the support of their parent or guardian if needed.

Heather Kimble

Cornerstone Coffee and Chat

In June last year we were pleased to reopen Cornerstone Café in the Church after the Covid 19 lockdowns. It proved very successful again and was an important part of our Holiday Ministry, opening regularly until the end of September. Many of the team felt it regrettable that the café should close completely so it was decided to trial a new ministry. "Cornerstone Coffee and Chat" was launched and was staffed by a very strong team of enthusiastic Cornerstone volunteers. The aim was to provide a weekly coffee morning offering a warm welcome, companionship and friendly conversation. This was well received and ran throughout the winter months, filling the gap while the Café was closed. It has offered a simple menu of hot drinks, toasted teacakes and

TRUSTEE'S REPORT (CONTINUED)

homemade scones and if repeated next winter will also be able to offer espresso coffee in all its forms as well as a luxury hot chocolate.

John Hodgkinson

The Mustard Seed

Thursday mornings 9.00am to 11.30am in St Martins Hall

The Kingdom of God is like a mustard seed – the smallest seed planted in the garden. The Thursday morning “Mustard Seed” is akin to that. A small seed which is a “drop-in” centre for any who wish to call in for a tea or coffee and biscuit. For the elderly and the young (we have recently had babies only a few weeks old).

Who knows, could it grow into a large plant with big branches that enable many to come under its shade?

Ann Graveling

Women's Ministry

Wellbeing Walks

The first walk at the end of January had to be shortened due to gales, but 19 people enjoyed walking and talking - a good opportunity to meet new people. Afterwards some of us went to the Rocket House café for coffee.

In February we walked two miles in the sunshine finishing at the church where the Cornerstone café was open and in April there was a longer walk to East Runton.

The benefits of walking are many – reducing stress and anxiety and improving mental and physical health. Walking and talking is good and an opportunity for ministry. It is planned to have a walk each month of varying lengths including easier walks to suit everyone.

It is also hoped to organise other women's ministry events, but more help is needed in order to do this.

Brenda Stibbons

TRUSTEE'S REPORT (CONTINUED)

The Community

For centuries the bells have rung out over Cromer. We are grateful for this report from the Bellringers who wanted to be included in the reports to the APCM. As you can see, they would welcome people to join them!

Cromer Bells

At present we have at most 7 members of the tower. Two have holiday homes in the area and are here for much of the year. One is a beginner who is making rapid progress. One member is away in the summer months and one at present cannot manage the stairs.

We ring whenever possible for half an hour for the 10.30 service, and have a 90 minute practice on Thursdays from 7.30 pm. On other occasions where bells are needed we try to get a band, but often this requires importing ringers from up to 40 miles away.

There are 8 bells, the heaviest of which is 11 cwt, which is average for church bells. They are in excellent condition, the last major work being in 2014 when two bells were added. The oldest bell is from ca 1499. Bell ropes and bell stays (part of the safety mechanism and made of ash) are the only items needed renewal from time to time.

We are pleased to ring for weddings but need as much notice as possible for getting ringers from other churches, and we are sometimes needed for weddings elsewhere. We usually ring the couple out of church but can also ring them in for an additional fee.

Visitors who can ring are always welcome, particularly on a Sunday. There is a national shortage of ringers, and new recruits are always needed. Non ringers in the congregation are welcome to see what we do, but we do need notice if this happens.

Peals are a sequence of changes (rows) of 5000 or more, taking up to three hours without interval. We have agreed that up to four can be rung in any year. To allay any complaints a peal attempt should be publicised in advance. The louvres are shuttered so the bells will not sound loud.

The main point of contact is the tower captain. Steve Upton – contact details in the porch.

Other contacts: David Leeder 07718 415467 and Derek Jones 07703 721055

Finance

The PCC is holding sufficient funds in reserve to continue in operation for the foreseeable future. Total unrestricted funds £216,063 (excluding tangible fixed assets).

Restricted Funds are held to be used as specified by the donor. Unrestricted Funds can be designated to meet PCC spending plans. The name of funds have been simplified to remove

TRUSTEE'S REPORT (CONTINUED)

confusion. The designated buildings funds have been combined and the 2025 vision fund and mission funds have been moved to general funds as they are out of date and referred to a previous vicar's vision. The Webb Collison Poor fund has been closed and passed to Cromer Cares who are in a better position to meet the conditions of the bequest.

Restricted Funds – Property £45,860, Organ £4,510, SM Organ £365, Meeting Point £1,037, Project £141,545.

The PCC prepares an annual budget which is kept under review during the year. The budget for 2021 showed a surplus giving sufficient cover (before major building costs) should there be an excess of expenditure over income.

The PCC employs three members of staff, none of whom are currently eligible to participate in a workplace pension scheme.

All the church bank accounts are now named Cromer PCC primarily to prevent confusion when online bank payments are being set up. The Charity Commission have a record that we have also used The PCC of St Peter & St Paul, Cromer with St Martins, Cromer.

Tangible fixed assets total £73,207.

Doug Tuthill, PCC Treasurer

TRUSTEE'S REPORT (CONTINUED)

Statement of Trustee's responsibilities

The members are responsible for preparing the Trustee's report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the members to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the members are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The members are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of members and signed on their behalf by:

Revd Will Warren

11 May 2022

**CROMER PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2021
INDEPENDENT EXAMINER'S REPORT**

Independent examiner's report to the Trustees of Cromer Parochial Church Council ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 December 2021.

Responsibilities and basis of report

As the Trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Association of Accounting Technicians in England and Wales, which is one of the listed bodies.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015. I have completed my examination. I confirm that no 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 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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. This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

Emma Hignett FMAAT

Timothy Hignett and Partners Limited
Accountants
7 High Street
Cromer
Norfolk
NR27 9HG

11 May 2022

**CROMER PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2021
STATEMENT OF FINANCIAL ACTIVITIES**

Recommended categories by activity	Unrestricted funds £	Restricted income funds £	2021 Total funds £	2020 Total funds £
Incoming resources (Note 3)				
Income and endowments from:				
Donations and legacies	211,649	-	211,649	228,573
Charitable activities	-	-	-	4,139
Other trading activities	34,252	-	34,252	17,666
Investments	2,176	-	2,176	1,719
Separate material item of income	-	-	-	-
Other	59	365	424	32,972
Total	248,136	365	248,501	285,069
Resources expended (Note 4)				
Expenditure on:				
Charitable activities	203,737	20,194	223,931	279,501
Other	-	-	-	-
Total	203,737	20,194	223,931	279,501
Net income/(expenditure) before investment gains/(losses)				
	44,399	- 19,829	24,570	5,568
Net gains/(losses) on investments	-	-	-	2,350
Net income/(expenditure)	44,399	- 19,829	24,570	7,918
Extraordinary items	-	-	-	-
Transfers between funds/capital exp. from Other recognised gains/(losses):	12,411	- 12,411	-	-
Gains and losses on revaluation of fixed assets for the charity's own use	-	-	-	-
Other gains/(losses)	-	-	-	-
Net movement in funds	56,810	- 32,240	24,570	7,918
Reconciliation of funds:				
Total funds brought forward	232,460	225,557	458,017	450,099
Total funds carried forward	289,270	193,317	482,587	458,017

**CROMER PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2021
BALANCE SHEET**

	Unrestricted funds £	31/12/2021 £	31/12/2020 £
Fixed assets			
Tangible assets (Note 6)	73,207	73,207	60,796
Investments	-	-	-
Total fixed assets	73,207	73,207	60,796
Current assets			
Debtors (Note 7)	840	840	2,947
Cash at bank and in hand (Note 9)	416,092	416,092	431,595
Total current assets	416,932	416,932	434,542
Creditors: amounts falling due within one year (Note 8)	- 7,552	- 7,552	- 37,321
Net current assets/(liabilities)	409,380	409,380	397,221
Total assets less current liabilities	482,587	482,587	458,017
Creditors: amounts falling due after one year (Note 8)	-	-	-
Provisions for liabilities	-	-	-
Total net assets or liabilities	482,587	482,587	458,017
Funds of the Charity			
Endowment funds	-	-	-
Restricted income funds (Note 11)		193,317	225,557
Unrestricted funds	482,587	289,270	232,460
Revaluation reserve		-	
Total funds	482,587	482,587	458,017

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

Revd Will Warren
11 May 2022

The notes on pages 18 to 26 form part of these financial statements.

Note 1 Basis of preparation

Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)

the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

General information

Cromer Parochial Church Council is a registered charity, number 1135323. Registration took place on 30 March 2010. The registered office for the charity is Cromer Parish Hall, 65 Church Street, Cromer, NR27 9HH. The charity is governed by the Parochial Church Council Powers Measure (1956) as Amended and Church Representation Rules. The charity also works under the name The Parochial Church Council of the Ecclesiastical Parish of St Peter & St Paul, Cromer with St Martins Cromer.

Note 2 Accounting policies

Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

Note 2 Accounting policies (cont)

Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

Tangible fixed assets and depreciation

Tangible fixed assets costing £1,000 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

Depreciation is provided on the following basis:

Freehold property - Held at historical cost
Fixtures and fittings - 25% Reducing balance

Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Note 2 Accounting policies (cont)

Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

Fund accounting

Unrestricted funds comprise unrestricted funds that have been set aside by the Members for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

**CROMER PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2021
NOTES TO THE ACCOUNTS (CONT)**

Note 3 Analysis of income

Analysis		Unrestricted funds	Restricted income funds	Total funds 2021 £	Total funds 2020 £
Donations and legacies:	Collections and other givings	41,021	-	41,021	46,307
	Legacies	-	-	-	12,525
	Donations with gift aid	137,516	-	137,516	138,962
	Income tax recovered	33,112	-	33,112	30,779
	Total	211,649	-	211,649	228,573
Charitable activities:	VAT recovered	-	-	-	4,139
	Total	-	-	-	4,139
Other trading activities:	Rent	11,569	-	11,569	12,986
	Bookstall	6,661	-	6,661	2,100
	Cornerstone	16,022	-	16,022	80
	Peregrines	-	-	-	2,500
	Total	34,252	-	34,252	17,666
Income from investments:	Income from investments/fees	2,176	-	2,176	1,719
	Total	2,176	-	2,176	1,719
Separate material item of income:		-	-	-	-
		-	-	-	-
		-	-	-	-
		-	-	-	-
	Total	-	-	-	-
Other:	Business support grant	-	-	-	10,000
	Coronavirus Job Retention Scheme grant	-	-	-	20,478
	Towe fees	-	-	-	2,494
	Organ fund	-	365	365	-
	Misc. income	59	-	59	-
	Total	59	365	424	32,972
TOTAL INCOME		248,136	365	248,501	285,069

**CROMER PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2021
NOTES TO THE ACCOUNTS (CONT)**

Note 4 Analysis of expenditure

Analysis	31-Dec-21			31-Dec-20		
	Unrestricted funds	Restricted income funds	Total funds £	Unrestricted funds	Restricted income funds	Total funds £
Expenditure on charitable						
Parish Share	98,650	-	98,650	100,000	-	100,000
Meadow Close running costs	3,220	-	3,220	2,131	-	2,131
DBS checks	158	-	158	215	-	215
Donations and fees	18,688	5,273	23,961	1,029	-	1,029
Church running expenses	16,939	-	16,939	21,729	-	21,729
Clergy expenses	681	-	681	646	-	646
Worship	4,212	-	4,212	1,167	-	1,167
Hall expenses	4,719	-	4,719	7,152	-	7,152
Repairs & maintenance	17,399	2,530	19,929	7,542	4,440	11,982
Church workers	17,210	-	17,210	75,205	3,801	79,006
Parish activities	3,521	3,275	6,796	3,138	-	3,138
Courses	195	-	195	130	-	130
Printing & stationery	6,555	-	6,555	8,190	-	8,190
Bookstall running costs	3,132	-	3,132	3,323	-	3,323
Kitchen running expenses	-	-	-	1,332	-	1,332
Cornerstone running expenses	4,272	-	4,272	428	-	428
Redundancy costs	-	-	-	23,478	-	23,478
Depreciation	-	9,116	9,116	-	4,982	4,982
Accountancy	3,350	-	3,350	2,338	-	2,338
Organist	350	-	350	-	-	-
Consultancy fees	486	-	486	7,105	-	7,105
Total expenditure on charitable activities	203,737	20,194	223,931	266,278	13,223	279,501

**CROMER PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2021
NOTES TO THE ACCOUNTS (CONT)**

Note 5 Details of certain items of expenditure

Wages costs are shown under Church workers, and no employees earn over £60,000. The average number of staff in the year is 3 (2020: 4).

During the year redundancy payments of £Nil (2020: £23,478) and no non-contractual severance payments have been made.

The independent examiner's remuneration amounts to an independent examiner and accounts preparation fee of £3,350 (2020 - £2,338). The charge for 2021 was accrued as an estimate in the accounts.

During the year, no Trustees received any remuneration or other benefits (2020 - £NIL). During the year ended 31 December 2021, no Trustee expenses have been incurred (2020 - £NIL).

Note 6 Tangible fixed assets

Cost or valuation

	Freehold land & buildings	Other land & buildings	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Total
	£	£	£	£	£
At the beginning of the year	45,860	-	-	42,053	87,913
Additions	-	-	-	21,527	21,527
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
At end of the year	45,860	-	-	63,580	109,440

Depreciation and impairments

Basis	SL or RB (Straight Line or Reducing Balance)	SL or RB	SL or RB	RB	
Rate				25%	
At beginning of the year	-	-	-	27,117	27,117
Depreciation	-	-	-	9,116	9,116
At end of the year	-	-	-	36,233	36,233

Net book value

Net book value at the beginning of the year	45,860	-	-	14,936	60,796
Net book value at the end of the year	45,860	-	-	27,347	73,207

Note 7 Debtors and prepayments

Analysis of debtors

Trade debtors
Prepayments and accrued income
Other debtors
Total

	2021 £	2020 £
Trade debtors	25	2,488
Prepayments and accrued income	815	459
Other debtors	-	-
Total	840	2,947

**CROMER PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2021
NOTES TO THE ACCOUNTS (CONT)**

Note 8 Creditors and accruals

Analysis of creditors

	Amounts falling due within one year		Amounts falling due after more than one year	
	2021 £	2020 £	2021 £	2020 £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	3,444	20,594	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	3,200	16,727	-	-
Taxation and social security	483	-	-	-
Other creditors	425	-	-	-
Total	7,552	37,321	-	-

Note 9 Cash at bank and in hand

	2021 £	2020 £
Cash at bank and on hand	416,092	431,595
Other	-	-
Total	416,092	431,595

Note 10 Related party transactions

The Charity has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the Charity at 31 December 2021.

**CROMER PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2021
NOTES TO THE ACCOUNTS (CONT)**

Note 11 Charity funds

Details of material funds held and movements during the CURRENT reporting period

* Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds

Fund names	Type PE, EE R or UR *	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Capital expenditure £	Fund balances carried forward £
General Funds - all funds	UR	232,460	248,136	203,737	-	12,411	289,270
Webb Collison Church Fund	R	12,591	-	9,444	-	3,147	-
Webb Collison Poor Fund	R	5,275	-	5,273	2	-	-
Property	R	45,860	-	-	-	-	45,860
Organ	R	5,128	-	620	2	-	4,510
Meeting Point	R	1,064	-	27	-	-	1,037
Project	R	155,639	-	4,830	-	9,264	141,545
SM Organ	R	-	365	-	-	-	365
Total Funds		458,017	248,501	223,931	-	-	482,587

Web Collison Church Fund represents funds in relation to the building works.

The Webb Collison Poor Fund has been closed and passed to Cromer Cares who are in a better position to meet the conditions of the bequest.

Property Fund represents amounts in relation to the original cost of the property purchased at 17 Meadow Close.

The Organ and SM Organ Funds represent donations in relation to the maintenance of the Church's organs.

Meeting Point Fund represents donations in relation to the church club for the vulnerable adults with learning difficulties.

Project Fund represents the donations in respect of major non-building projects.

**CROMER PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31 DECEMBER 2021
NOTES TO THE ACCOUNTS (CONT)**

Note 11 Charity funds (cont)

Details of material funds held and movements during the PREVIOUS reporting period

* Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds

Fund names	Type PE, EE R or UR *	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
General Funds - all funds	UR	241,154	255,234	- 266,278	-	2,350	232,460
Webb Collison Church Fund	R	18,381	-	- 5,790	-	-	12,591
Webb Collison Poor Fund	R	5,275	-	-	-	-	5,275
Property	R	45,860	-	-	-	-	45,860
Organ	R	6,855	2,186	- 3,913	-	-	5,128
Meeting Point	R	940	124	-	-	-	1,064
Project	R	131,634	27,525	- 3,520	-	-	155,639
Total Funds		450,099	285,069	- 279,501	-	2,350	458,017

Cromer PCC

England & Wales - Charity number 1135323

Accounts

CROMER PAROCHIAL CHURCH COUNCIL

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

CROMER PAROCHIAL CHURCH COUNCIL

CONTENTS

	Page
Reference and administrative details of the Charity, its Trustees and advisers	1 - 2
Trustees' report	3 - 10
Independent examiner's report	11 - 12
Statement of financial activities	13
Balance sheet	14
Notes to the financial statements	15 - 28

CROMER PAROCHIAL CHURCH COUNCIL

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 DECEMBER 2020

Members of the PCC are either ex-officio or elected by the Annual Parochial Church Meeting (APCM) in accordance with the Church Representation Rules, and with the aim of having proportionate representation from each Sunday congregation.

During the year ended 31 December 2020, the following served as members and trustees of the PCC:

INCUMBENT

Revd Will Warren

CLERGY

Revd Jennie Hodgkinson, Assistant Minister

HEAD OF MISSION

Mr Simon Fenn (Licenced Lay Worker until September 2020)

CHURCH WARDENS

Mr David Loades

Mrs Jackie Austin

OFFICERS

Mrs Mary Howard, PCC Secretary

Mr Brian Wigg, PCC Treasurer (Co-opted member until November 2020)

Mr R Hopkins, PCC Treasurer (from November 2020)

LICENSED READERS

Mr David Masters

REPRESENTATIVES ON THE DEANERY SYNOD

Miss Anne Cottingham

Miss Sue Wells

Mrs Mary Howard

REPRESENTATIVES ON THE DIOCESAN SYNOD

Mr David Orsborne

Mr David Anderson

ELECTED MEMBERS

Dr R Beare

Dr Peter Beazley (until 30 July 2020)

Mr Paddy Bennett

Mrs Jill Boyle

Mr Mike Brown (until February 2020)

Ms Anna Coghlan

Mr Nathanael Dawson (Until 8 October 2020)

Mr John Hodgkinson

Mr R Hopkins

Mrs Mary Howard

Mr Ray Loten

Mrs Sarah Morter (until 29 October 2020)

Mr Tim Morton

Mrs Alison Orsborne

Mr David Orsborne

Mrs Mary Pallister

Mr Jon Platten

Mr Simon Purslow

CROMER PAROCHIAL CHURCH COUNCIL

**Charity registered
number**

1135323

Principal office

The Church Office
Cromer Parish Hall
65 Church Street
Cromer
NR27 9HH

Secretary

Mrs Mary Howard

Independent Examiners

Larking Gowen
Chartered Accountants
43 Bull Street
Holt
Norfolk
NR25 6HP

CROMER PAROCHIAL CHURCH COUNCIL

TRUSTEE'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2020

The members present their annual report together with the financial statements of the Charity for the year ended 31 December 2020. The trustees confirm that the annual report and financial statements of the charity comply with the current statutory requirements, the requirements of the charity's governing document and the provision of the Statement of Recommended Practice (SORP), "Accounting and Reporting by Charities".

The charity also works under the name The Parochial Church Council of the Ecclesiastical Parish of St Peter and St Paul, Cromer with St Martin's, Cromer.

Objectives and activities

a. Policies and objectives

Promoting the whole mission of the church and providing events and activities of benefit to the general public in the Ecclesiastical Parish of Cromer, the local area and the wider world.

In setting objectives and planning for activities, the members have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

b. Strategies for achieving objectives

Fabric Report

This report covers, in brief terms, various works carried out to the buildings, either owned by Cromer Church, or for which the Church is responsible, during the calendar year of 2020 (as opposed to March 2020 to March 2021). Due to the effects of the Covid-10 pandemic, and the various lockdowns from March 2020, and restrictions which are still imposed, as at end of 1st week of May 2021, very little work has taken place, all buildings apart from the Parish Church being closed, and the church itself only being open for restricted use for a few months during the year. This Report does not cover day to day repair works.

Parish Church

The works carried out during the year are:-

- Repair of south roof slope to Nave following storm damage late September. This was claimed against the church's insurance. In carrying out the work it was discovered that the lead back gutter at the base of the roof, behind the parapet wall, had failed and was leaking, not related to the storm damage. This was sealed on a temporary basis, and the element of the leadwork is being replaced in May 2021.
- Repair works to the warm air heating system, due to corrosion of sections of the heater structure. Nick Claridge has spent a large amount of time during the year working with the engineers to investigate faults, most of which were as a result of corrosion to the weatherproof outer structure, access to which has proved to be difficult. Nick has continued to liaise with the manufacturers regarding replacement of the affected parts, and has succeeded in obtaining a contribution to the costs. In order to access the heater enabling works are required as regards the gas meter enclosure, some of which took place in 2020, and some will be carried out as part of the renewal work in May/June 2021.
- Health and safety – the Wardens, as part of the Fabric Leadership Team have, through the year, been working on bringing the H & S policy, with particular reference to risk assessments and method statements related to the safe use of the parish church during the periods that it was permitted to be open for worship.
- The electrical installation was subject to the required 5 yearly test, and various matters of remedial work were brought to our attention. Nick Claridge is managing the remedial works project in 2021.
- The gas boiler serving the heating to the toilets and lounge failed, and was unable to be repaired. Nick Claridge is managing the replacement of same in 2021.

CROMER PAROCHIAL CHURCH COUNCIL

TRUSTEE'S REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

Objectives and activities (continued)

- The replacement of the lighting to the church remains in the planning stage. There will be repairs carried out as part of the electrical installation remedials.

Cornerstone in the church during 2019 proved to be very successful. Although the tower was closed to visitors, it was a bonus to be able to watch the peregrine falcons bringing up their young, which added to the numbers of visitors to the cafe. It was planned to re-commence in early April 2020, but was unable to open at all in 2020 due to the restrictions.

St Martin's

Dave Walker reports as follows:-

We continue to work to maintain the building in a good state of repair by keeping on top of minor defects as they arise. We were able to carry out various improvements during the year, as follows:

- The installation of a new projection system in the church.
- The improvement of lighting in the main corridor, electric hand dryers in the toilets and a new emergency light for the main entrance.
- One heater in the church failed in October, but due to the church being closed, will be replaced in September 2021.

Parish Hall

The Hall has been closed since mid March 2020, and remains closed at the present time. No work of significance was carried out. In December a community association made an attempt to have North Norfolk D.C. register the Hall as a community asset. Advice was taken from the Diocese, including the Diocesan Solicitor, which confirmed the view that such registration could detrimentally affect what could be done with the Hall in the future. The Diocesan Solicitor successfully resisted the application on behalf of the PCC.

17, Meadow Close

The house is let, though a letting agent, under a shorthold tenancy, such that the house provides an income to the Church whilst it is not required for a member of the Ministry Team. It therefore remains able to be made available for a future church worker, should the need arise. Various minor works of maintenance took place, as required, and arranged by the letting agent.

Generally

The overall condition of the buildings continues to be good. We are conscious of the fact that we are merely custodians 'for the time being' of the buildings in our care, and it is our hope to be able to pass them on to the next generation in better condition than we received them. This is, however, quite a task, taking into account the size of the buildings. The Fabric Leadership Group continues to meet quarterly to discuss the needs of our buildings in detail, and to prepare recommendations to PCC for the repairs needed to our buildings.

Simon Purslow

Deanery Synod

Deanery Synod aims to promote Mission in the Deanery. Our Deanery, Repps, extends from Mundesley to Sheringham, plus some inland rural parishes. As well as the Licensed Clergy, Cromer's representatives on Synod are Anne Cottingham, Mary Howard and Sue Wells. David Anderson and David Orsborne as members of Diocesan Synod are ex officio members of Deanery Synod. 2020 should have been an election year but that didn't happen because of the pandemic, therefore Cromer's representatives have served for an extra year.

CROMER PAROCHIAL CHURCH COUNCIL

TRUSTEE'S REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

Objectives and activities (continued)

Last autumn, Canon Christian Heycocks stepped down as Rural Dean after 6 years of wise leadership. As the Rural Dean of Holt Deanery was also standing down, the Diocese decided that Holt and Repps should work alongside each other for an experimental period. In October 2020, Revd Richard Lawry of Glaven Valley Benefice was installed as Rural Dean of Holt and Repps, with Revd Will Warren as Assistant Rural Dean. The Lay Chairs, at time of writing, continue to be Tricia Temple-Crowe (Holt) and Mary Howard (Repps).

In the last year, Synod has met twice:

- February 2020 at St Martin's Overstrand with a presentation by the Diocesan Parish Funding Support Officer, Robert Culyer.
- January 2021 – a joint Zoom meeting with Holt Deanery, mainly devoted to getting to know each other.

In between lockdowns, on 24 September 2020, Bishop Graham was finally able to make a postponed visit to Repps Deanery. This culminated with a service at Cromer Church.

2021 is an election year and I encourage you to prayerfully consider if you might stand for Deanery Synod.

Mary Howard, Deanery Lay Chair

Safeguarding

Safeguarding Children, Young People and Vulnerable Adults in the Cromer Church family is of the utmost importance. PCC complies with the duty to have 'due regard' to the House of Bishops' guidance in relation to safeguarding, Notices are displayed in each building and the correct practices are followed.

We need to record our thanks to Rebecca Westall for her sterling work as Parish Safeguarding Officer for Children and Young People. Rebecca stood down from this role since the last APCM, which is now held by Sue Brocklehurst. Alison Orsborne still holds the role of PSO for Vulnerable Adults. The Safeguarding notices on our website have been amended appropriately.

There has been new Guidance issued for PCCs on Reporting Serious Incidents. PCC has implemented this Guidance. We have also implemented a policy which we have written to provide guidance on safeguarding during live-streaming of services. Cromer Church's Safeguarding Policy and Safeguarding Guidelines have both been updated.

In 2020 there were 119 on our list of people with DBS clearance. In 2021 there are 117 names on the list. 24 people have come off the list for various reasons and there have been several new applications. It's also worth noting that several people have more than one role which needs a DBS check.

Alison Orsborne, Parish Safeguarding Officer

CROMER PAROCHIAL CHURCH COUNCIL

TRUSTEE'S REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

Objectives and activities (continued)

c. Activities undertaken to achieve objectives

In the course of the year we have continued to provide Christian teaching, public worship (including online) and the promotion of Christian mission and outreach, when restrictions have allowed and sometimes virtually, through the provision of activities for all ages; the provision and maintenance of sacred space for prayer and contemplation; pastoral work visiting the sick and bereaved; the promotion of Christianity through events, meetings and literature; religious assemblies in schools (latterly with videos produced by the Church); the provision of youth activities with a Christian ethos; and by supporting other charities in the UK and overseas.

Achievements and performance

a. Main achievements of the Charity

1. Reacting appropriately to the pandemic.
2. Paying our Parish Share in full.
3. Providing Sunday Services on You Tube and weekday Morning Prayer on Facebook during the lockdowns, and thereby gaining new members of our congregation.
4. Between lockdowns, ensuring that our church buildings were safe, fogging with Zoono and having an electronic ticketing system
5. Installing equipment to livestream our services.
6. Continuing to meet as PCC via Zoom, and ratifying all decisions by email according to Church Representation Rules.
7. Continuing our programme of DBS checks for staff and volunteers.
8. Continuing to review our Health and Safety arrangements.

b. Trustee delegation of day to day activities

Day to day activities are delegated to the Churchwardens, Treasurer and PCC Secretary and paid staff.

The PCC also operates through a number of other groups which meet between the full meetings of the PCC and report to PCC via formal notes taken by the PCC Secretary.

Standing and Finance – (made up of Vicar, Parish Wardens, PCC Secretary, PCC Treasurer, Assistant Minister, and two members elected from and by PCC) meets monthly or as required and has the authority to make decisions between PCC meetings if required.

Fabric Leadership Team, Children and Families Leadership Team, Youth Leadership Team, Communications Leadership Team, Finance Working Group and Mission Leadership Team – specific groups as determined by the PCC to oversee and develop specific areas of church life – responsible for taking specific action where appropriate and making recommendations to PCC on issues related to their area of concern.

CROMER PAROCHIAL CHURCH COUNCIL

TRUSTEE'S REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

Financial review

a. Going concern

After making appropriate enquiries, the members have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

b. Reserves policy

Cromer Parochial Church Council has a policy of holding reserves in unrestricted funds albeit it has designated purposes for those funds. During 2018 much work was done examining transcripts of Vestry minutes held at the Norfolk Archives resulting in PCC removing the restrictions it had imposed on use of R W Clarke Bequest Fund. This fund is now unrestricted and can be used for building works. Similar work resulted in clarifying the Webb Collision bequest which has resulted in the establishing the Webb Collision Church Fund (under the control of the Vicar and Churchwardens) and the Webb Collision Poor Fund (solely under the control of the Vicar). In addition, a modest sum was received for the exclusive use of Meeting Point.

At 31 December 2020 the reserves held were:

Unrestricted Funds

(£10,678) – General Fund – provides support for day to day running costs
£ 48,186 – Buildings Fund – major building and renovation costs
£144,752 - R W Clarke Buildings Fund – major building works
£ 47,808 – Vision 2025 Fund – Cromer Church Vision-driven projects
£ 2,391 - Mission

Restricted Funds

£ 1,064 – Meeting Point Fund – Church club for vulnerable adults with learning difficulties
£ 5,128 – Organ Fund – maintenance of Church's organs
£ 45,860 – Property Fund – book cost of 17 Meadow Close
£ 12,591 – Webb Collision Church Fund (V&W) – building works
£ 5,275 – Webb Collision Poor Fund (V) – gifts to the aged poor of Cromer
£ 155,639 - Project Fund - major non-building project costs

Financial Uncertainty

The budget for 2021 suggests a surplus giving a modest cover should there be an excess of expenditure over income.

Subsidiary Undertakings

There are no subsidiary undertakings.

Pensions

Cromer PCC is responsible to ensure that eligible employees participate in a 'work-place' pension arrangement whereby both the employee and PCC make contributions out of earnings. The PCC currently contributes to two schemes on behalf of staff and is obliged to disclose information in its statutory accounts.

Church Workers Pension Fund (CWPF) - 31 December 2020

Cromer PCC participates in the Pension Builder Scheme section of CWPF for three of its lay staff. The Scheme is administered by the Church of England Pensions Board, which holds the assets of the schemes separately

CROMER PAROCHIAL CHURCH COUNCIL

TRUSTEE'S REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

from those of the Employer and the other participating employers.

The Church Workers Pension Fund has a cash balance section known as Pension Builder 2014.

Pension Builder Scheme

Pension Builder 2014 is a cash balance scheme that provides a lump sum that members use to provide benefits at retirement. Pension contributions are recorded in an account for each member. This account may have bonuses added by the Board before retirement. The bonuses depend on investment experience and other factors. There is no requirement for the Board grant any bonuses. The account, plus any bonuses declared, is payable from members' Normal Pension Age.

There is no sub-division of assets between employers in each section of the Pension Builder Scheme. The scheme is a multi-employer scheme as described in Section 28 of FRS 102 as it is not possible to attribute the Pension Builder Scheme's assets and liabilities to specific employers. This means that contributions are accounted for as if the Scheme were a defined contribution scheme. The pensions costs charged to the SoFA in the year are contributions payable of £3,354 (2019: £2,990).

A valuation of the Pension Builder Scheme is carried out once every three years. The most recent was carried out as at 31 December 2016.

For the Pension Builder 2014 section, the valuation revealed a surplus of £1.8m on the ongoing assumptions used. There is no requirement for deficit payments at the current time.

The legal structure of the scheme is such that if another employer fails, Cromer PCC could become responsible for paying a share of that employer's pension liabilities.

St James Place Wealth Management

One member of staff has a different arrangement to other staff with St James Place Wealth Management. This is a complex arrangement whereby, in return for 'salary sacrifice', the PCC contributes to a personal pension in the name of this staff member which by its nature is a defined contribution scheme. The pension costs charged to the SOFA in the year are contributions payable of £2,859 (2019 - £4,473). The staff member makes direct contributions to the personal pension outside the PCC's accounts.

Structure, governance and management

a. Constitution

Cromer Parochial Church Council is a registered charity, number 1135323, and is constituted under a Trust deed.

b. Methods of appointment or election of Trustee

The management of the Charity is the responsibility of the members who are elected and co-opted under the terms of the trust deed and in accordance with the Church Representation Rules.

CROMER PAROCHIAL CHURCH COUNCIL

TRUSTEE'S REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

Structure, governance and management (continued)

c. Committees

The PCC also operated through a number of other groups which met between the full meetings of the PCC and reported to PCC via formal notes taken by the PCC Secretary. Because of the pandemic, meetings were conducted via Zoom and leadership teams did not meet from February onwards.

Standing and Finance – (made up of Vicar, Parish Wardens, PCC Secretary, PCC Treasurer, Assistant Minister, and two members elected from and by PCC) meets monthly or as required and has the authority to make decisions between PCC meetings if required.

Fabric Leadership Team, Children and Families Leadership Team, Youth Leadership Team, Communications Leadership Team, Finance Working Group and Mission Leadership Team – specific groups as determined by the PCC to oversee and develop specific areas of church life – responsible for taking specific action where appropriate and making recommendations to PCC on issues related to their area of concern

d. Charity Status

The PCC is a registered charity, number 01135323. Registration took place on 30 March 2010.

e. Church Attendance

As at 18th April 2020 the Electoral Roll stood at 296.
Of the 296 on the Electoral Roll

- * 192 are female and 104 male
- * 210 live in the parish and 86 do not live in the parish

CROMER PAROCHIAL CHURCH COUNCIL

**TRUSTEE'S REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020**

Statement of Trustee's responsibilities

The members are responsible for preparing the Trustee's report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the members to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the members are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The members are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of members and signed on their behalf by:

.....
Revd Will Warren

Date:

CROMER PAROCHIAL CHURCH COUNCIL

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2020

Independent examiner's report to the Trustee of Cromer Parochial Church Council ('the Charity')

I report to the charity Trustee on my examination of the accounts of the Charity for the year ended 31 December 2020.

Responsibilities and basis of report

As the Trustee of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

Your attention is drawn to the fact that the Charity has prepared the accounts in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no 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 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

CROMER PAROCHIAL CHURCH COUNCIL

**INDEPENDENT EXAMINER'S REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020**

This report is made solely to the Charity's Trustee, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustee those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustee as a body, for my work or for this report.

Signed:

Dated:

Christopher Yeates FCA DCLA

Larking Gowen LLP
Chartered Accountants
43 Bull Street
Holt
Norfolk
NR25 6HP

CROMER PAROCHIAL CHURCH COUNCIL

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020**

	Note	Restricted funds 2020 £	Unrestricted funds 2020 £	Total funds 2020 £	<i>Total funds 2019 £</i>
Income from:					
Donations and legacies	3	27,649	200,924	228,573	215,122
Charitable activities	4	-	4,139	4,139	2,908
Other trading activities	5	-	17,666	17,666	91,063
Investment income	6	-	1,719	1,719	9,440
Other income	7	2,186	30,786	32,972	1,951
		<u>29,835</u>	<u>255,234</u>	<u>285,069</u>	<u>320,484</u>
Total income					
Expenditure on:					
Charitable activities		13,223	266,278	279,501	365,276
		<u>13,223</u>	<u>266,278</u>	<u>279,501</u>	<u>365,276</u>
Total expenditure					
Net income/(expenditure) before net gains on investments					
		16,612	(11,044)	5,568	(44,792)
Net gains on investments		-	2,350	2,350	2,369
		<u>16,612</u>	<u>(8,694)</u>	<u>7,918</u>	<u>(42,423)</u>
Net movement in funds					
Reconciliation of funds:					
Total funds brought forward		208,945	241,154	450,099	492,522
Net movement in funds		16,612	(8,694)	7,918	(42,423)
		<u>225,557</u>	<u>232,460</u>	<u>458,017</u>	<u>450,099</u>
Total funds carried forward					

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 15 to 28 form part of these financial statements.

CROMER PAROCHIAL CHURCH COUNCIL

**BALANCE SHEET
AS AT 31 DECEMBER 2020**

	Note	2020 £	2019 £
Fixed assets			
Tangible assets	11	60,796	57,984
Investments	12	-	59,314
		<u>60,796</u>	<u>117,298</u>
Current assets			
Debtors	13	2,947	2,824
Cash at bank and in hand		431,595	361,307
		<u>434,542</u>	<u>364,131</u>
Creditors: amounts falling due within one year	14	(37,321)	(31,330)
		<u>397,221</u>	<u>332,801</u>
Total assets less current liabilities		<u>458,017</u>	<u>450,099</u>
Total net assets		<u>458,017</u>	<u>450,099</u>
Charity funds			
Restricted funds	15	225,557	208,945
Unrestricted funds	15	232,460	241,154
Total funds		<u>458,017</u>	<u>450,099</u>

The financial statements were approved and authorised for issue by the Trustee and signed on their behalf by:

Revd Will Warren

Date:

The notes on pages 15 to 28 form part of these financial statements.

CROMER PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

1. General information

Cromer Parochial Church Council is a registered charity, number 1135323. Registration took place on 30 March 2010. The registered office for the charity is Cromer Parish Hall, 65 Church Street, Cromer, NR27 9HH. The charity is governed by the Parochial Church Council Powers Measure (1956) as Amended and Church Representation Rules. The charity also works under the name The Parochial Church Council of the Ecclesiastical Parish of St Peter & St Paul, Cromer with St Martins Cromer.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Cromer Parochial Church Council meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

CROMER PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

2. Accounting policies (continued)

2.2 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

CROMER PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

2. Accounting policies (continued)

2.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.4 Tangible fixed assets and depreciation

Tangible fixed assets costing £1,000 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, .

Depreciation is provided on the following basis:

Freehold property	-	Held at historical cost
Fixtures and fittings	-	25% Reducing balance

2.5 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.6 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

CROMER PAROCHIAL CHURCH COUNCIL

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

2. Accounting policies (continued)

2.7 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.8 Fund accounting

Unrestricted funds comprise unrestricted funds that have been set aside by the Members for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

CROMER PAROCHIAL CHURCH COUNCIL

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

3. Income from donations and legacies

	Restricted funds 2020 £	Unrestricted funds 2020 £	Total funds 2020 £	<i>Total funds 2019 £</i>
Collections and other givings	15,124	31,183	46,307	52,246
Legacies	12,525	-	12,525	-
Donations with gift Aid	-	138,962	138,962	132,138
Income tax recovered	-	30,779	30,779	30,738
	<u>27,649</u>	<u>200,924</u>	<u>228,573</u>	<u>215,122</u>
<i>Total 2019</i>	<u>1,909</u>	<u>213,213</u>	<u>215,122</u>	

4. Income from charitable activities

	Restricted funds 2020 £	Unrestricted funds 2020 £	Total funds 2020 £	<i>Total funds 2019 £</i>
VAT recovered	-	4,139	4,139	2,908
<i>Total 2019</i>	<u>995</u>	<u>1,913</u>	<u>2,908</u>	

CROMER PAROCHIAL CHURCH COUNCIL

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

5. Income from other trading activities

Income from fundraising events

	Restricted funds 2020 £	Unrestricted funds 2020 £	Total funds 2020 £	<i>Total funds 2019 £</i>
Rent	-	12,986	12,986	31,259
Bookstall	-	2,100	2,100	17,838
Cornerstone	-	80	80	39,267
Peregrines	-	2,500	2,500	2,699
	-	17,666	17,666	91,063
<i>Total 2019</i>	<i>2,699</i>	<i>88,364</i>	<i>91,063</i>	

6. Investment income

	Restricted funds 2020 £	Unrestricted funds 2020 £	Total funds 2020 £	<i>Total funds 2019 £</i>
Income from investments	-	1,719	1,719	9,440
<i>Total 2019</i>	<i>7</i>	<i>9,433</i>	<i>9,440</i>	

CROMER PAROCHIAL CHURCH COUNCIL

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

7. Other incoming resources

	Restricted funds 2020 £	Unrestricted funds 2020 £	Total funds 2020 £	<i>Total funds 2019 £</i>
Business Support grant	-	10,000	10,000	-
Covid Job Retention Scheme grant	2,186	18,292	20,478	-
Towe fees	-	2,494	2,494	1,951
Total 2020	<u>2,186</u>	<u>30,786</u>	<u>32,972</u>	<u>1,951</u>
<i>Total 2019</i>	<u>-</u>	<u>1,951</u>	<u>1,951</u>	

8. Analysis of expenditure by activities

	Activities undertaken directly 2020 £	Governance costs 2020 £	Total funds 2020 £	<i>Total funds 2019 £</i>
Restricted	13,223	-	13,223	20,655
Unrestricted	263,940	2,338	266,278	344,621
Total 2020	<u>277,163</u>	<u>2,338</u>	<u>279,501</u>	<u>365,276</u>
<i>Total 2019</i>	<u>362,976</u>	<u>2,300</u>	<u>365,276</u>	

CROMER PAROCHIAL CHURCH COUNCIL

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

8. Analysis of expenditure by activities (continued)

Analysis of direct costs

	Restricted 2020 £	Unrestricted 2020 £	Total funds 2020 £	<i>Total funds 2019 £</i>
Parish share	-	100,000	100,000	<i>100,000</i>
Meadow Close running costs	-	2,131	2,131	<i>1,736</i>
DBS checks	-	215	215	<i>683</i>
Vision	-	-	-	<i>13,975</i>
Donations and fees	-	1,029	1,029	<i>23,551</i>
Church running expenses	-	21,729	21,729	<i>23,586</i>
Clergy expenses	-	646	646	<i>4,506</i>
Worship	-	1,167	1,167	<i>7,052</i>
Hall expenses	-	7,152	7,152	<i>8,974</i>
Repairs & maintenance	4,440	7,542	11,982	<i>40,060</i>
Church workers	3,801	75,205	79,006	<i>87,187</i>
Parish activities	-	3,138	3,138	<i>10,153</i>
Courses	-	130	130	<i>580</i>
Printing & stationery	-	8,190	8,190	<i>8,098</i>
Bookstall running costs	-	3,323	3,323	<i>10,411</i>
Kitchen running expenses	-	1,332	1,332	<i>1,744</i>
Recital expenses	-	-	-	<i>2,428</i>
Cornerstone running expenses	-	428	428	<i>14,210</i>
Redundancy costs	-	23,478	23,478	-
Depreciation	4,982	-	4,982	<i>4,042</i>
Consultancy fees	-	7,105	7,105	-
	<u>13,223</u>	<u>263,940</u>	<u>277,163</u>	<u><i>362,976</i></u>
<i>Total 2019</i>	<u><i>20,655</i></u>	<u><i>342,321</i></u>	<u><i>362,976</i></u>	

Wages costs are shown under Church workers, and no employees earn over £60,000. The average number of staff in the year is 4 (2019: 4)

During the year redundancy payments of £23,478 (2019: £Nil) and no non-contractual severance payments have been made.

CROMER PAROCHIAL CHURCH COUNCIL

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

8. Analysis of expenditure by activities (continued)

Analysis of support costs

	Unrestricted 2020 £	Total funds 2020 £	<i>Total funds 2019 £</i>
Accountancy	2,338	2,338	2,300
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
<i>Total 2019</i>	<i>2,300</i>	<i>2,300</i>	
	<hr/> <hr/>	<hr/> <hr/>	

9. Independent examiner's remuneration

The independent examiner's remuneration amounts to an independent examiner fee of £2,338 (2019 - £2,300).

10. Trustee's remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2019 - £NIL).

During the year ended 31 December 2020, no Trustee expenses have been incurred (2019 - £NIL).

CROMER PAROCHIAL CHURCH COUNCIL

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

11. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Total £
Cost or valuation			
At 1 January 2020	45,860	34,259	80,119
Additions	-	7,794	7,794
At 31 December 2020	<u>45,860</u>	<u>42,053</u>	<u>87,913</u>
Depreciation			
At 1 January 2020	-	22,135	22,135
Charge for the year	-	4,982	4,982
At 31 December 2020	<u>-</u>	<u>27,117</u>	<u>27,117</u>
Net book value			
At 31 December 2020	<u>45,860</u>	<u>14,936</u>	<u>60,796</u>
<i>At 31 December 2019</i>	<u>45,860</u>	<u>12,124</u>	<u>57,984</u>

12. Fixed asset investments

	Listed investments £
At 1 January 2020	59,314
Disposals	(59,314)
Net book value	
<i>At 31 December 2019</i>	<u>59,314</u>

All the fixed asset investments are held in the UK.

CROMER PAROCHIAL CHURCH COUNCIL

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

13. Debtors

	2020	<i>2019</i>
	£	£
Due within one year		
Trade debtors	2,488	<i>2,196</i>
Prepayments and accrued income	459	<i>628</i>
	<u>2,947</u>	<u><i>2,824</i></u>
	<u><u>2,947</u></u>	<u><u><i>2,824</i></u></u>

14. Creditors: Amounts falling due within one year

	2020	<i>2019</i>
	£	£
Trade creditors	20,594	<i>26,996</i>
Accruals and deferred income	16,727	<i>4,334</i>
	<u>37,321</u>	<u><i>31,330</i></u>
	<u><u>37,321</u></u>	<u><u><i>31,330</i></u></u>

CROMER PAROCHIAL CHURCH COUNCIL

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

15. Statement of funds

Statement of funds - current year

	Balance at 1 January 2020 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 December 2020 £
Unrestricted funds					
General Funds - all funds	241,154	255,234	(266,278)	2,350	232,460
Restricted funds					
Webb Collison Church Fund	18,381	-	(5,790)	-	12,591
Webb Collison Poor Fund	5,275	-	-	-	5,275
Property	45,860	-	-	-	45,860
Organ	6,855	2,186	(3,913)	-	5,128
Meeting Point	940	124	-	-	1,064
Project	131,634	27,525	(3,520)	-	155,639
	208,945	29,835	(13,223)	-	225,557
Total of funds	450,099	285,069	(279,501)	2,350	458,017

Web Collison Church Fund represents funds in relation to the building works.

Web Collison Poor Fund represents donations to provide gifts to the aged poor of Cromer.

Property Fund represents amounts in relation to the original cost of the property purchased at 17 Meadow Close.

Organ Fund represents donations in relation to the maintenance of the Church's organ.

Meeting Point Fund represents donations in relation to the church club for the vulnerable adults with learning difficulties.

Project Fund represents the donations in respect of major non building projects.

CROMER PAROCHIAL CHURCH COUNCIL

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

15. Statement of funds (continued)

Statement of funds - prior year

	<i>Balance at 1 April 2019</i>	<i>Income</i>	<i>Expenditure</i>	<i>Transfers in/out</i>	<i>Gains/ (Losses)</i>	<i>Balance at 31 December 2019</i>
	£	£	£	£	£	£
Unrestricted funds						
General Funds - all funds	403,122	314,874	(344,621)	(134,590)	2,369	241,154
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Restricted funds						
Webb Collison Church Fund	20,707	5	(2,331)	-	-	18,381
Webb Collison Poor Fund	5,273	2	-	-	-	5,275
Property	45,860	-	-	-	-	45,860
Organ	16,652	3,993	(13,790)	-	-	6,855
Meeting Point	908	1,610	(1,578)	-	-	940
Project	-	-	(2,956)	134,590	-	131,634
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	89,400	5,610	(20,655)	134,590	-	208,945
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total of funds	<u>492,522</u>	<u>320,484</u>	<u>(365,276)</u>	<u>-</u>	<u>2,369</u>	<u>450,099</u>

CROMER PAROCHIAL CHURCH COUNCIL

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

16. Analysis of net assets between funds

Analysis of net assets between funds - current period

	Restricted funds 2020 £	Unrestricted funds 2020 £	Total funds 2020 £
Tangible fixed assets	45,860	14,936	60,796
Current assets	179,697	254,845	434,542
Creditors due within one year	-	(37,321)	(37,321)
Total	<u>225,557</u>	<u>232,460</u>	<u>458,017</u>

Analysis of net assets between funds - prior period

	<i>Restricted funds 2019 £</i>	<i>Unrestricted funds 2019 £</i>	<i>Total funds 2019 £</i>
Tangible fixed assets	45,860	12,124	57,984
Fixed asset investments	-	59,314	59,314
Current assets	163,085	201,046	364,131
Creditors due within one year	-	(31,330)	(31,330)
Total	<u>208,945</u>	<u>241,154</u>	<u>450,099</u>

17. Related party transactions

The Charity has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the Charity at 31 December 2020.