

**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**

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

## **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

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## 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 £
<b>Incoming resources (Note 3)</b>				
<b>Income and endowments from:</b>				
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
<b>Total</b>	<b>389,198</b>	<b>4,564</b>	<b>393,762</b>	<b>416,873</b>
<b>Resources expended (Note 4)</b>				
<b>Expenditure on:</b>				
Charitable activities	279,995	1,468	281,463	254,017
Other	-	-	-	-
<b>Total</b>	<b>279,995</b>	<b>1,468</b>	<b>281,463</b>	<b>254,017</b>
<b>Net income/(expenditure) before investment gains/(losses)</b>	109,203	3,096	112,299	162,856
Net gains/(losses) on investments	-	-	-	-
<b>Net income/(expenditure)</b>	109,203	3,096	112,299	162,856
Extraordinary items	-	-	-	-
<b>Transfers between funds/capital exp. from fund</b>	48,582	- 48,582	-	-
<b>Other recognised gains/(losses):</b>				
Gains and losses on revaluation of fixed assets for the charity's own use	-	-	-	-
Other gains/(losses)	-	-	-	-
<b>Net movement in funds</b>	<b>157,785</b>	<b>- 45,486</b>	<b>112,299</b>	<b>162,856</b>
<b>Reconciliation of funds:</b>				
Total funds brought forward	345,095	300,348	645,443	482,587
<b>Total funds carried forward</b>	<b>502,880</b>	<b>254,862</b>	<b>757,742</b>	<b>645,443</b>

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

	Unrestricted funds	31/12/2023	31/12/2022
	£	£	£
<b>Fixed assets</b>			
Tangible assets (Note 6)	57,046	57,046	27,467
Investments	-	-	-
<b>Total fixed assets</b>	57,046	57,046	27,467
<b>Current assets</b>			
Debtors (Note 7)	48,004	48,004	46,631
Cash at bank and in hand (Note 9)	661,680	661,680	581,051
<b>Total current assets</b>	709,684	709,684	627,682
 Creditors: amounts falling due within one year (Note 8)	 - 8,988	 - 8,988	 - 9,706
<b>Net current assets/(liabilities)</b>	700,696	700,696	617,976
<b>Total assets less current liabilities</b>	757,742	757,742	645,443
 Creditors: amounts falling due after one year (Note 8)	 -	 -	 -
<b>Provisions for liabilities</b>	-	-	-
<b>Total net assets or liabilities</b>	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		-	
<b>Total funds</b>	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.

**CROMER PCC  
FOR THE YEAR ENDED 31 DECEMBER 2023  
NOTES TO THE ACCOUNTS**

**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				£	£
<b>Donations and legacies:</b>	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	-
	<b>Total</b>	<b>299,698</b>	<b>579</b>	<b>300,277</b>	<b>339,959</b>
<b>Charitable activities:</b>	VAT recovered	-	-	-	-
	<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Other trading activities:</b>	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	-
	<b>Total</b>	<b>69,846</b>	<b>3,985</b>	<b>73,831</b>	<b>71,908</b>
<b>Income from investments:</b>	Income from investments/fees	4,767	-	4,767	2,917
	<b>Total</b>	<b>4,767</b>	<b>-</b>	<b>4,767</b>	<b>2,917</b>
<b>Separate material item of income:</b>		-	-	-	-
		-	-	-	-
		-	-	-	-
	<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Other:</b>	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	-
	<b>Total</b>	<b>14,887</b>	<b>-</b>	<b>14,887</b>	<b>2,089</b>
<b>TOTAL INCOME</b>		<b>389,198</b>	<b>4,564</b>	<b>393,762</b>	<b>416,873</b>

**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 £
<b>Expenditure on charitable</b>						
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	-	-	-
<b>Total expenditure on charitable activities</b>	<b>279,995</b>	<b>1,468</b>	<b>281,463</b>	<b>246,263</b>	<b>7,754</b>	<b>254,017</b>

**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	
Not depreciated			25%	

**Rate**

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
<b>Total</b>	<b>48,004</b>	<b>46,631</b>

**CROMER PCC**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**  
**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	
	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	-	-	-	-
<b>Total</b>	<b>8,988</b>	<b>9,706</b>	<b>-</b>	<b>-</b>

**Note 9 Cash at bank and in hand**

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

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.

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

<b>Fund names</b>	<b>Type PE, EE R or U *</b>	<b>Fund balances brought forward £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Transfers £</b>	<b>Gains and losses £</b>	<b>Fund balances carried forward £</b>
General Funds - all funds	U	345,095	389,198	-	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	-	-	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
<b>Total Funds</b>		<b>645,443</b>	<b>393,762</b>	<b>-</b>	<b>281,463</b>	<b>-</b>	<b>757,742</b>

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 - 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	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
<b>Total Funds</b>		<b>482,587</b>	<b>416,873</b>	<b>-</b>	<b>254,017</b>	<b>-</b>	<b>645,443</b>

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

The Webb Collision 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.