

# **Norwich Christian Resources**

(a company limited by guarantee)

## **Annual Report and Financial Statements**

**Period ended 31 March 2025**

Company number	6675645
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Charity number	1135412
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**Norwich Christian Resources**  
(a company limited by guarantee)

**Annual Report and Financial Statements**  
**Period ended 301 March 2025**

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**Norwich Christian Resources**  
**Chairman's statement**  
**Period ended 31 March 2025**

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This has been yet another difficult year for Revelation with reduced footfall, hence reducing sales and increasing costs. These trading conditions, coupled with the likelihood of an increase in the rent upon renewal of the lease, the Trustees took the difficult decision to cease trading at the end of September 2024 and begin the process of winding up the charity.

To ensure as much of the activity as possible relating to the closure of the business could be included in these financial statements, the accounting period end was changed from 30 September to 31 March, therefore these financial statements cover the period 1 October 2023 to 31 March 2025.

On behalf of the current trustees, I would like to thank all those who have supported Norwich Christian Resources, whether that be in the role of customer, member, supporter, employee or Trustee and would like to wish you all the best for the future.

Mrs MH Smith  
Chair of the Trustees  
22 September 2025

**Annual Report and Financial Statements  
Period ended 31 March 2025**

**Legal and administrative information**

Charity name	Norwich Christian Resources
Charity registration number	1135412
Company registration number	6675645 (England and Wales)
Registered office and operational address (until the date of cessation of trade)	St Michael at Plea Church Redwell Street Norwich NR2 4SN

**Trustees**

Mrs M Smith  
Mr P Talbot (Chairman)  
Rev Heather Butcher (resigned March 2024)  
Rev P G Jordan (resigned October 2023)  
Rev N Walker (appointed February 2024)

All trustees are directors

**Independent Examiner**

John Mason ACMA, CGMA  
Mason Williams Limited  
1 Hammond Place  
Lyng  
Norwich  
NR9 5RQ

## **Report of the Trustees**

### **Period ended 31 March 2025**

The Trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report and the unaudited financial statements for the year ended 31 March 2025

## **Structure, governance and management**

### **Governing document**

The organisation is a charitable company (hereafter referred to as the Trust), limited by guarantee, incorporated on 18 August 2008 and registered as a charity on 9 April 2010. The company was established under a Memorandum of Association which established the objects and powers of the company and is governed under its Articles of Association. In the event of the company being wound up the members are required to contribute an amount not exceeding £1.

### **Appointment of Trustees**

Under the terms of the Memorandum and Articles of Association, new Trustees may be appointed at the annual general meeting. Any new appointments are at the recommendation of the Board of Trustees.

### **Trustees induction and training**

New Trustees are briefed on their legal obligations under charity law, the content of the Memorandum and Articles of Association and recent financial performance of the Trust. Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

### **Organisation**

The Trustees administer the Trust and meet at least on a quarterly basis. The shop manager was appointed by the Trustees to manage the day to day operations of the Trust. To facilitate effective operations, the manager has delegated authority, within the terms of delegation approved by the Trustees for operational matters including project activities and finance.

### **Objectives and principal activities**

The primary objective of the Norwich Christian Resource Centre was to provide the following for the benefit of the citizens of Norwich and the surrounding areas:

- \* Resources for all denominations and age groups of the Christian church,.
- \* A welcome to people of all faiths or none,
- \* Resources for those who work in the education community,
- \* The centre's café as a quiet haven for shoppers, local business people, tourists and clergy, and
- \* Events throughout the year such as lectures, book signings, discussion groups and debates.

The principal activities of the Trust were the running of the shop and café for charitable purposes.

### **Risk management**

The Trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate systems and procedures are in place to mitigate major risks. The strategy also includes procedures to minimise the impact on the Trust should those risks materialise.

### **Public benefit**

The Trustees confirm that, in exercising their powers and duties, they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission.

### **Volunteers**

The centre provided a place for voluntary opportunities for people to enhance their working and social skills. The Trustees would also like to thank all volunteers for their contribution in the running of the centre.

## **Report of the Trustees (continued)**

### **Period ended 31 March 2025**

#### **Achievements and performance**

##### **Review of activities, performance and future plans**

The activities, performance and future plans are outlined in the Chairman's Report on page 1.

##### **Reserves policy**

The Trustees have examined the Trust's requirements for reserves in the light of main risks to the organisation. They have established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets held by the Trust should not fall below a minimum of £10,000. At the end of the year, the free reserves amounted to NIL.

##### **Statement of Trustees Responsibilities**

The Trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of its income and expenditure for that period. In preparing these financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements 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 company will continue in business. As the business has ceased trading, these accounts have been prepared on a liquidation basis, with any assets being valued at realisable value.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain Trust's transactions and disclose with reasonable accuracy at any time the financial position of the Trust and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

As the charity is being wound up, the Trustees will work to ensure any remaining assets are distributed to a charity that has similar aims and objectives.

##### **Directors and Trustees**

The Trustees who are Directors for the purpose of company law and Trustees for the purpose of charity law and who served during the year and up to the date of this report are set out on page 2.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and 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).

Since the company qualifies as small under Section 383, the strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations is not required.

Approved by the Trustees

Mrs MH Smith  
Chair of the Trustees  
22 September 2025

**Norwich Christian Resources**  
**Independent Examiner's report**  
**For the 18 month period ended 31 March 2025**

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**Independent Examiner's report to the Trustees of Norwich Christian Resources**

I report to the charity Trustees on my examination of the accounts of the company for the period ended 31 March 2025 which are set out on pages 6 to 10.

**Responsibilities and basis of report**

As the charity Trustees of the company (and also its Directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination. I report in respect of my examination of your company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

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:

- accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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
- 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 applicable to 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 my examination to which attention should be drawn in this respect 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.



John Mason ACMA, CGMA  
Mason Williams Limited  
1 Hammond Place  
Lyng  
Norwich  
NR9 5RQ

23/09/2025

**Statement of Financial Activities  
and Income and Expenditure Account  
18 month period ended 31 March 2025**

	<b>18 months to 31 Mar 2025 2025 £</b>	<b>12 months to 30 Sep 2023 2023 £</b>
<b>Income</b>		
Subscriptions, donations and gift aid	<b>45,884</b>	46,982
Shop and café income	<b>116,806</b>	139,221
Government grants	-	-
Other grants	-	-
<b>Total income</b>	<b>162,690</b>	186,203
<b>Expenditure (note 5)</b>		
Charitable activities	<b>162,705</b>	209,449
Other	<b>1,369</b>	852
<b>Total expenditure</b>	<b>164,074</b>	210,301
<b>Net expenditure</b>	<b>(1,384)</b>	(24,098)
Funds at 1 October 2022	<b>2,755</b>	26,853
<b>Funds at 30 September 2023</b>	<b>1,371</b>	2,755

The notes form part of these financial statements.



## Notes to the financial statements

### Year ended 30 September 2025

#### 1 Statutory information

Norwich Christian Resources is a private charitable company, limited by guarantee, domiciled in England and Wales, registration number 6675645. The registered office is St Michael at Plea Church, Redwell Street, Norwich, NR2 4SN.

#### 2 Compliance with accounting standards

The financial statements 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 the Companies Act 2006.

Norwich Christian Resources 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.

#### 3 Accounting policies

The principal accounting policies adopted in the preparation of the financial statements are set out below and have remained unchanged from the previous financial year, and also have been consistently applied within the same accounts.

The financial statements have been prepared under the historical cost convention.

The presentation currency is £ sterling.

##### (a) Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Trust and which have not been designated for other purposes.

##### (b) Income

- Grants are recognised in the statement of Financial Activities (SOFA) in the period in which the conditions have been met. Grants received to finance activities in future accounting periods are included within deferred income and recognised in the period in which those activities are undertaken.
- All income is recognised once the Trust has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.
- Donations and memberships receivable are recognised in the SOFA in the period in which they are received.
- Donated services and facilities are included at the value to the Trust where this can be quantified.

##### (c) Expenditure

Expenditure is recognised on an accruals basis excluding any Value Added Tax

- Charitable expenditure comprises those costs incurred by the Trust in the delivery of its activities. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Other costs include those costs associated with meeting the constitutional and statutory requirements of the Trust and include the examiner's fees and costs linked to the strategic management of the Trust.

##### (d) Tangible fixed assets

Tangible fixed assets are stated at cost less depreciation and any provision for impairment. Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Plant and machinery etc.

25% on a straight line balance

**Statement of financial position  
as at 31 March 2025**

	Notes	<b>As at 31 Mar 2025</b> £	As at 30 Sep 2023 £
<b>Fixed assets</b>			
Tangible assets	8	-	5,595
		<hr/>	<hr/>
<b>Current assets</b>			
Stock		-	24,041
Bank and cash		<b>3,284</b>	8,320
		<hr/>	<hr/>
		<b>3,284</b>	32,361
		<hr/>	<hr/>
<b>Creditors:</b>			
Amounts falling due within one year	9	<b>(1,913)</b>	(35,201)
		<hr/>	<hr/>
<b>Net current assets</b>		<b>1,371</b>	(2,840)
		<hr/>	<hr/>
<b>Net assets</b>		<b>1,371</b>	2,755
		<hr/>	<hr/>
<b>General funds</b>			
Unrestricted		<b>1,371</b>	2,755
		<hr/>	<hr/>
<b>Total funds</b>		<b>1,371</b>	2,755
		<hr/>	<hr/>

For the financial period ended 31 March 2025 the company was entitled to exemption from audit under section 477 Companies Act 2006. No member of the company has deposited a notice, pursuant to section 476, requiring an audit of these financial statements under the requirements of the Companies Act 2006.

The Trustees acknowledge their responsibilities for ensuring that the company keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of the affairs of the company as at the end of the financial period and of its profit or loss for the financial period in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to accounts, so far as applicable to the company.

These financial statements were approved and authorised for issue by the Trustees on 22 September 2025 and are signed on its behalf by:

Mrs MH Smith  
Chair of Trustees

Company registration number 6675645

## Notes to the financial statements (continued)

### Period ended 31 March 2025

#### 3 Accounting policies (continued)

##### (e) Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

##### (f) Taxation

The charity is exempt from corporation tax on its charitable activities.

##### (g) Leasing commitments

Rentals paid under operating leases are charged to the statement of financial activities on a straight line basis over the period of the lease.

##### (h) Pensions

The company operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the company pays fixed contributions into a separate entity. Once the contributions have been paid the company has no further payment obligations. The contributions are recognised as an expense in the Statement of Financial Activities when they fall due. Amounts not paid are shown as a liability in the Statement of financial position. The assets of the plan are held separately from the Company in independently administered funds.

#### 4 Going concern

The Trustees have considered the charity's position at the time of signing the financial statements, and as the charity has ceased trading, the accounts have been prepared on a liquidation basis, with all assets being valued at realisable value. All liabilities accruing at the balance sheet date have been included.

<b>5 Expenditure</b>	<b>2025</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>Charitable activities</b>		
Advertising	-	391
Purchases	58,773	79,265
Property expenses	44,831	45,890
Subscriptions	865	821
Salaries and national insurance	45,840	70,920
Pension contributions	-	-
Professional fees	2,346	1,118
Office costs	3,560	4,378
Travel and subsistence	-	87
Finance charges	2,353	2,770
Depreciation of plant and machinery	4,137	3,809
	<b>162,705</b>	<b>209,449</b>
<b>Other</b>		
Examiner's fee	1,369	852
	<b>164,074</b>	<b>210,301</b>

#### 6 Trustees' remuneration and benefits

The Trustees received no remuneration, benefits or expenses during the year (2023: £nil). There were no related party transactions.

**Notes to the financial statements (continued)**  
**Year ended 31 March 2025**

**7 Staff costs**

	2025 £	2023 £
Wages and salaries	45,840	67,980
Redundancy costs	-	2,940
Employer pension contributions	-	-
	<u>45,840</u>	<u>70,920</u>

During the year the average number of employees was 5 (2023: 5)

**8 Tangible fixed assets**

	Plant and machinery £
<b>Cost</b>	
At 1 October 2023	29,450
Additions	-
Disposals	(29,450)
At 31 March 2025	<u>-</u>
<b>Depreciation</b>	
At 1 October 2023	23,855
Charge for the year	
Adjustment re disposal	(23,855)
At 31 March 2025	<u>-</u>
<b>Net book value at 31 March 2025</b>	<u>-</u>
Net book value at 30 September 2023	<u>5,595</u>

**9 Creditors: amounts falling due within one year**

	2025 £	2023 £
Trade creditors	-	9,683
Taxation and social security	-	1,848
Accruals and deferred income	300	12,613
Other creditors	1,613	11,057
	<u>1,913</u>	<u>35,201</u>

**11 Commitments under operating lease**

There are no commitments under operating leases