

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

Analysis		Unrestricted funds	Restricted income funds	Total funds 2024	Total funds 2023
				£	£
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 - 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	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.