

CROMER PCC

(PREVIOUSLY CROMER PAROCHIAL CHURCH COUNCIL)

UNAUDITED

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

**CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2025
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REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS

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

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

Incumbent

Revd Will Warren

Clergy

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

Revd Joanna Haywood (Curate) (until February 2025)

Revd Jennie Hodgkinson (Assistant Minister)

Churchwardens

Ivan Kimble

David Loades

Officers

David Orsborne, PCC Secretary

Doug Tuthill, PCC Treasurer

Glyn Purland, Electoral Roll Officer

Representatives elected to the Deanery Synod

David Anderson

Anne Cottingham

John Hodgkinson

David Orsborne

Lay Representatives elected to the Deanery Synod

David Anderson

Anne Cottingham

John Hodgkinson

David Orsborne

Lay Members of the Diocesan Synod

David Orsborne

Ivan Kimble

David Loades

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

Judith Anderson

Jill Boyle (from April 2025)

Dennis Broughton (until April 2025)

Anna Coghlan (from April 2025)

Christopher Jacquier (from April 2025)

Tracy Johnson

Hazel Mardlin (from April 2025)

Jon Mardlin (from April 2025)

Sarah McCandlish

Alison Orsborne (until April 2025)

Mary Pallister (until April 2025)

Glyn Purland (until April 2025)

Simon Purslow (from April 2025)

Eileen Woodfield

Co-opted Members

Simon Purslow (until April 2025)

Doug Tuthill

Charity registered number

01135323

Principal office

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

Independent examiner

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

TRUSTEE'S REPORT

Vicar's Report

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

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

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

Drawing In

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

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

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

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

TRUSTEE'S REPORT (CONTINUED)

Building Up

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

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

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

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

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

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

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

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

TRUSTEE'S REPORT (CONTINUED)

Sending Out

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

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

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

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

Revd William Warren
Vicar

TRUSTEE'S REPORT (CONTINUED)

PCC Secretary's Report

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

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

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

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

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

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

TRUSTEE'S REPORT (CONTINUED)

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

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

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

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

David Orsborne
PCC Secretary

TRUSTEE'S REPORT (CONTINUED)

Fabric Report

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

Parish Church

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

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

TRUSTEE'S REPORT (CONTINUED)

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

St Martin's

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

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

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

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

TRUSTEE'S REPORT (CONTINUED)

Parish Hall

The work carried out during the year are:-

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

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

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

17, Meadow Close

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

Generally

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

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

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

Ivan Kimble

TRUSTEE'S REPORT (CONTINUED)

Annual Safeguarding Report

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

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

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

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

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

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

Anna Coghlan
Eileen Woodfield

TRUSTEE'S REPORT (CONTINUED)

Finance

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

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

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

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

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

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

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

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

Doug Tuthill
PCC Treasurer

Statement of Trustee's responsibilities

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

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

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

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

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

Revd Will Warren

25 March 2026

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

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

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

Responsibilities and basis of report

As the Trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015. I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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

Emma Hignett FMAAT

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

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

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

CROMER PCC
FOR THE YEAR ENDED 31 DECEMBER 2025
BALANCE SHEET

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

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

Revd Will Warren
25 March 2026

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

Note 1 Basis of preparation

Basis of accounting

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

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

General information

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

Note 2 Accounting policies

Income

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

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

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

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

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

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

Expenditure

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

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

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

Tangible fixed assets and depreciation

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

Note 2 Accounting policies (cont)

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

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

Depreciation is provided on the following basis:

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

Debtors

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

Cash at bank and in hand

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

Stock

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

Liabilities and provisions

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

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

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

Fund accounting

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

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

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

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

Note 3 Analysis of income

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

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

Note 4 Analysis of expenditure

Analysis	31-Dec-25			31-Dec-24		
	Unrestricted funds	Restricted income funds	Total funds £	Unrestricted funds	Restricted income funds	Total funds £
Expenditure on charitable						
Parish Share (see treasurer's report)	100,000	-	100,000	117,608	-	117,608
Meadow Close running costs	5,729	-	5,729	2,215	-	2,215
DBS checks	433	-	433	528	-	528
Donations and fees	13,000	-	13,000	14,000	-	14,000
Church running expenses	35,023	493	35,516	30,955	-	30,955
Clergy expenses	1,435	-	1,435	5,383	-	5,383
Worship	5,757	-	5,757	6,054	-	6,054
Hall expenses	10,023	-	10,023	8,562	-	8,562
Repairs & maintenance	29,745	537	30,282	27,704	22,755	50,459
Church workers	42,882	-	42,882	40,996	-	40,996
Parish activities	13,910	500	14,410	16,459	450	16,909
Office costs and re-branding	9,630	-	9,630	9,794	-	9,794
Bookstall running costs	12,642	-	12,642	7,241	-	7,241
Cornerstone running expenses	7,682	-	7,682	6,316	-	6,316
Depreciation	49,634	-	49,634	44,753	-	44,753
Accountancy and payroll costs	5,988	-	5,988	4,690	-	4,690
Organist	-	1,522	1,522	942	-	942
Consultancy fees	1,771	3,542	5,313	752	9,773	10,525
Bank charges	140	-	140	161	-	161
Third party donations and PCC agreed donations	2,056	-	2,056	1,938	-	1,938
Total expenditure on charitable activities	347,480	6,594	354,074	347,051	32,978	380,029

Note 5 Details of certain items of expenditure

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

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

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

Note 6 Tangible fixed assets

Cost or valuation

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

Depreciation and impairments

Basis

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

At beginning of the year

Depreciation

At end of the year

-	-	-	109,158	109,158
-	-	-	49,634	49,634
-	-	-	158,792	158,792

Net book value

Net book value at the beginning of the

Net book value at the end of the year

-	-	-	134,260	134,260
-	-	-	148,899	148,899

Note 7 Debtors and prepayments

Analysis of debtors

Trade debtors

Prepayments and accrued income

Other debtors

Total

2025	2024
£	£
4,686	2,672
834	281
45,860	45,860
51,380	48,813

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

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

Note 8 Creditors and accruals

Analysis of creditors

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

Note 9 Cash at bank and in hand

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

Note 10 Related party transactions

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

Note 11 **Charity funds**

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

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

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

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

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

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

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

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

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

Note 11 Charity funds (cont)

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

* Key: PE - permanent endowment funds; EE - 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	- 347,051	54,547	-	534,892
Property	R	45,860	-	-	-	-	45,860
Organ	R	3,865	-	1,060	-	-	2,805
Meeting Point	R	1,075	-	450	-	-	625
Project	R	107,861	-	11,617	18,306	-	77,938
St. Martin's Organ	R	380	-	-	-	-	380
St. Peter's Organ	R	14,564	3,930	-	-	-	18,494
Interior of the Parish Church	R	81,257	-	19,851	36,241	-	25,165
Total Funds		757,742	328,446	- 380,029	-	-	706,159

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

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

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

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

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

