

PARISH OF ST CUTHBERT'S, NORHAM WITH ALL SAINT'S, DUDDO

**REPORT AND ACCOUNTS OF THE PAROCHIAL
CHURCH COUNCIL**

FOR THE YEAR ENDED 31 DECEMBER 2023

PAROCHIAL CHURCH COUNCIL OF NORHAM AND DUDDO
REPORT OF THE MEMBERS OF THE PCC

FOR THE YEAR ENDED 31 DECEMBER 2023

Aim and Purposes

The church's mission statement, agreed in January 2014, reads 'We shall be open to Christ's love, sharing this with our community and beyond.' The PCC have the responsibility of co-operating with the incumbent, the Reverend Dr Rob Kelsey to achieve this and also for the maintenance of the church buildings.

Administrative Information

St Cuthbert's Church, Norham is situated in the village of Norham, Northumberland. It is part of the Diocese of Newcastle in the Church of England. The correspondence address is The Vicarage, Church Lane, Norham, TD15 2LF. The members of the PCC are the Trustees of the charity which is currently excepted from registration with the Charity Commission.

PCC members who have served at any time from the 1 January 2023 to the date of approval of this report are;

Ex officio members:

Reverend Dr Rob Kelsey - Incumbent

Mr W Jackson (Churchwarden & Treasurer)

Mrs J Budge (Churchwarden & Deanery Synod Representative)

Elected members:

Mrs J Dansie*

Mr S Cockcroft*

Mr J Ellis (Electoral Roll Officer)

Mr J Wilson*

Ms Jane Easton

Mrs Jane Howell

Mrs Lynne Chapman

Dr Janet Young (Parish Safeguarding Officer)

Co-opted members:

Mr R Bulling (Treasurer)*

Mr I McCreath*

These individuals (*), retired during 2023 and their duties were transferred as shown above.

Jillian Whiting attended meetings as Secretary to the PCC.

Structure, Governance and Management

The method of appointment of members of the PCC is set out in the Church Representation Rules. All those who attend our services / members of the congregation are encouraged to register on the Electoral Roll.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish, including deciding on how the funds of the PCC are to be spent. New members receive induction training into the workings of the PCC.

During the year the PCC met on 5 occasions. The standing committee also met on an ad hoc basis as needed to further the business of the full PCC.

Objectives and Activities

The PCC is committed to enabling as many people as possible to access worship either in church or via Zoom services. The PCC also considers wider contact with the local community and how the church can play a role within village life.

The PCC consider the Commission's guidance on public benefit and any supplementary guidance on charities for the advancement of religion. In particular consideration is given to the provision of

- opportunity for worship and prayer
- provision of pastoral care
- mission and outreach

PAROCHIAL CHURCH COUNCIL OF NORHAM AND DUDDO
REPORT OF THE MEMBERS OF THE PCC (continued)

FOR THE YEAR ENDED 31 DECEMBER 2023

Achievements and Performance

Worship

We have offered the full range of worship services during 2024 with regular Sunday worship, weddings and funerals and major festivals in the church calendar.

During Passiontide, in partnership with Norham Arts, we hosted an exhibition of embroideries, entitled, 'Stations of Embroidery: A Journey from Brokenness to Restoration', by Dr Romola Parish. We used each of the embroideries, in turn, as a focus for our worship and reflection, and the vicar's sermons, on Sundays in Lent and during the Triduum in Holy Week. It was an enriching experience, both spiritually and in terms of community engagement, with about 30 people from the church and wider community involved in stewarding, and an extra 50 people visiting the church each day. A member of Norham Arts said afterwards, 'The exhibition worked on so many levels and felt very worthwhile. Feedback from visitors and stewards was, without exception, extremely positive.

The Covid era seems a long time ago in many ways, though some people continue to receive Holy Communion in one kind only. Our Zoom services have continued, and regularly attract 6 to 8 people from within and beyond the parish, who might not otherwise get to church.

The Church Choir continue to serve the church well. They have been trying out various seating arrangements during the course of the year, with a view to finding the right balance between being seen and heard by the organist and congregation, and feeling the cold of either the north wall or the draught from the chancel. They sang a service of Choral Evensong in October, and carols at Morrison's and the annual Carol Service (attended by about 75 people, and well received, as always) in December. As a contribution to the community, the choir sang at the annual Castle Day as part of their entertainment.

The Norham Junior Singers continued to make a positive contribution to First Sunday Worship, which attracts people who might otherwise not get along to church.

Community

During the year the church has engaged in wider activities within the local community as well as the worship activities outlined above.

The Blessing of the New Fishing Season was attended by a photographer from Reuters, with photos appearing in about half a dozen national and international publications.

Relations between Norham Church and Norham CofE First School are finding a new footing, with a new headteacher and other members of staff in post. As in previous years, Norham Church hosted an assembly for the junior members of Longridge Towers School on three occasions, with parents in attendance. The Norham Living Nativity attracted about 120 people, and the vicar led a 'Beer and Carols' service in the newly re-opened Fisher's Arms in Horncliffe, with over 50 people joining in.

The Concert Planning Group organised seven events during the course of the year, with 'Ma Bessie' in February being perhaps the most successful event to date, in terms of being well attended and well-received. Another highly successful event was a screening, in collaboration with Genni Poole, of the Berwick Film Society, of the silent film, 'Sunrise' with live, professional, musical accompaniment. The cost of about £1,700 was shared between the planning group and the film society, with the planning group slightly more than covering its share. The concert Planning Group contributed to Norham Church by purchasing staging for the church, to be used at future concerts and other events (e.g. First Sunday Worship), at a cost of £1,930, and by passing on to the PCC the proceeds of one of the concerts, amounting to nearly £400. The Vicar trusts that the PCC and the Concert Planning Group will continue to work well together, and support each other.

PAROCHIAL CHURCH COUNCIL OF NORHAM AND DUDDO
REPORT OF THE MEMBERS OF THE PCC (continued)

FOR THE YEAR ENDED 31 DECEMBER 2023

The Summer Fair was again a success with members of the community joining forces with the church to provide an enjoyable event whilst providing a good source of income. This year, funds raised were shared with BARK (local rehoming kennels), whose participation with a dog show, increased the numbers attending.

Representatives of the PCC, in partnership with the Parish Council, were instrumental in establishing the Norham Co-ordination Group, a forum of local community organisations who share ideas of activities and initiatives. Arising from this monthly forum came the formation of Norham Development Trust Ltd, a not-for-profit community funded organisation established to be a vehicle to undertake community projects. Two of the members of the PCC are also directors of the Trust.

General

The PCC were blessed with a large cash inheritance and cottage left by Bill Mills, and this provides the possibility of improving facilities and comfort in the church for the congregation and local community. This links with work carried out before a Covid induced delay and following the St Cuthberts Development 2019 Report, prepared by Katherine Williams and funded by National Churches Trust. To this end five members of the PCC undertook a tour in November of 7 churches in Northumberland to assess how they were making their churches more comfortable for worship and better adapted for wider activities and uses. The tour was useful in seeing the solutions that many hard working and resourceful teams have achieved, mostly with grant assistance.

Plans for the Future

Towards the end of the year, the PCC decided, after thinking long and hard, that 1 Tower Cottages, should be leased to the Norham Development Trust, with a view to providing affordable accommodation for a local family or individual, who might not otherwise be able to live in the village. It was a difficult decision-making process, which gave due consideration to the arguments on both sides, and PCC members took part, with good grace, as best we could, in reaching a collective decision.

The objective is to generate a steady monthly income for the church whilst maintaining the capital value of the asset, and allowing the provision of a much-needed affordable housing unit within the village, thus delivering a demonstrable benefit to the wider community.

In making the church more suitable and flexible for involvement and use by the wider community, it was decided to focus on the desire for a warmer church, with more comfort and flexibility in the seating. It is also an aspiration to have a lighting system that can create varying ambience. Discussion and investigation of the solutions is ongoing.

Financial Review

The General Fund this year shows a surplus of £89,423 (2022 - deficit of £(180)). The surplus was made up of the generous legacy receipt of £100,000 of which £6,834 was expended, and a normal operating deficit of £(3,743).

After several years, the Parish Share contribution was increased in line with inflation, and this accounts for the increased operating deficit in 2023. It is anticipated that income generated from the letting of the legacy property will assist with this in due course.

There has been a shift in the method of giving during the year, with more use being made of the contactless terminal situated in the church, and less being received in cash both in the collection plate and in the wall box.

The activities during the year have not only involved the wider community but have secured income for the church itself, through direct fundraising, donations and hire charges (specifically heating contributions), as well as raising funds for other causes.

The PCC continue to monitor the financial position on a quarterly basis, and this will continue to be an important part of decision making as the legacy monies are allocated for specific projects.

**PAROCHIAL CHURCH COUNCIL OF NORHAM AND DUDDO
REPORT OF THE MEMBERS OF THE PCC (continued)**

FOR THE YEAR ENDED 31 DECEMBER 2023

Reserves Policy

The balance on the general fund at the end of the year reflects the legacy income which will be earmarked for specific projects once the PCC have completed their research. Excluding this, the balance represents approximately 5 months routine expenditure which exceeds the aim of 3 months which the PCC consider necessary to adequately manage cashflow fluctuations.

The PCC also maintains a designated fund to develop Church involvement in the community, including the Destination Tweed project, considered important in the future role of St Cuthbert's. The balance on this fund amounts to £7,628 at the end of the year, with no specific expenditure incurred this year.

The restricted Heritage fund remained at £25,004 this year after major repairs carried out in 2022.

The restricted Wedding Support Fund decreased during the year with a grant of £469 being made, partially offset by donations received into the fund of £112.

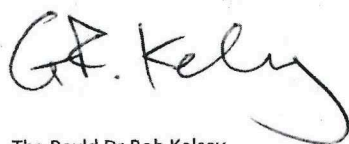
Donations specifically towards restoration of the altar rail kneelers were expensed during the year, with the overspend met from the general fund.

Statement of Trustee Responsibilities for Accounts

As Trustees, the PCC are responsible for preparing financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. They are responsible for keeping proper accounting records which reflect the position of the Church at any given point in time. These are required to ensure that the financial statements comply with the Charities Act 2011 and the Church Accounting Regulations 2006.

They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the PCC and signed on their behalf by:



The Rev'd Dr Rob Kelsey
18 March 2024



W Jackson
18 March 2024

INDEPENDENT EXAMINERS REPORT TO THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL OF NORHAM AND DUDDO

I report to the PCC on my examination of the accounts of St Cuthbert's, Norham with All Saint's, Duddo (the Church accounts) for the year ended 31 December 2023.

Responsibilities and Basis of Report

As Trustees of the charity, the members of the PCC are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

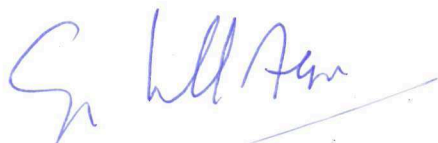
I report in respect of my examination of the Church's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material 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 Church as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.



Alan Patterson FCA

17 Walkergate
Berwick upon Tweed
Northumberland
TD15 1DJ

19~~th~~ March 2024

PAROCHIAL CHURCH COUNCIL OF NORHAM AND DUDDO
RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2023

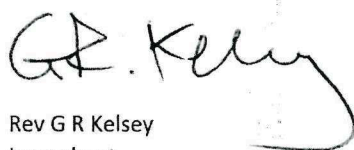
	Notes	Unrestricted General Fund £	Unrestricted Designated Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Receipts:						
Voluntary Receipts:						
Planned giving		24,695	-	-	24,695	23,655
Collections at Services		2,871	-	-	2,871	3,288
All other giving	5a	105,432	310	142	105,884	22,413
Tax reclaimed (Gift Aid)		6,738	-	-	6,738	6,877
Activities for Generating Funds	5b	4,843	-	-	4,843	4,051
Investment income		-	-	-	-	-
Church Activities	5c	4,421	-	-	4,421	3,466
Other Income	5d	4,287	-	-	4,287	4,593
Total Receipts		153,287	310	142	153,739	68,343
Payments:						
Church Activities:						
Parish share		36,000	-	-	36,000	32,500
Clergy & Staffing costs		6,962	-	-	6,962	7,514
Church running expenses	5e	11,885	865	135	12,885	14,006
Hall Running costs		-	-	-	-	-
Mission giving & donations	5f	698	-	469	1,167	703
		55,545	865	604	57,014	54,723
Cost of Generating Funds	5g	2,659	-	-	2,659	185
Major Capital Expenditure	5h	-	-	-	-	18,086
Other Expenditure		-	-	-	-	-
Total Payments		58,204	865	604	59,673	72,994
Excess of Receipts over Payments		95,083	-555	-462	94,066	4,651
Extraordinary Item	6	-5,000	-	-	-5,000	-
Transfers between Funds	2	-660	555	105	-	-
		89,423	-	-357	89,066	4,651
Cash at Bank & In hand 1 January		27,532	7,628	26,587	61,747	66,398
Cash at Bank & In hand 31 December		116,955	7,628	26,230	150,813	61,747


PAROCHIAL CHURCH COUNCIL OF NORHAM AND DUDDO

STATEMENT OF BALANCES AS AT 31 DECEMBER 2022

		Unrestricted General Fund 2023 £	Unrestricted Designated Funds 2023 £	Restricted Funds 2023 £	Total 2023 £	Total 2022 £
	Note					
Bank and Cash Balances						
Current Account		21,955	-	1,226	23,181	21,834
Heritage Account		95,000	7,628	25,004	127,632	32,632
Barclays Account		-	-	-	-	7,281
		116,955	7,628	26,230	150,813	61,747
Investment Assets	7	140,000	-	-	140,000	-
Assets Held for Church Use						
Tangible Fixed Assets	8	2,142	-	-	2,142	283
Other Monetary Assets						
Income Tax Recoverable		5,264	-	-	5,264	5,232
Other Debtors	9	855	-	-	855	434
		6,119	-	-	6,119	5,666
Liabilities						
Other creditors		410	-	-	410	-
Clergy Expenses		286	-	-	286	377
		696	-	-	696	377

The accounts were approved by the PCC on 18 March 2024 and signed on their behalf by:


Rev G R Kelsey
Incumbent


W Jackson
Treasurer

PAROCHIAL CHURCH COUNCIL OF NORHAM AND DUDDO
NOTES TO ACCOUNTS

YEAR ENDED 31 DECEMBER 2023

1 BASIS OF PREPARATION

The Financial statements of the PCC have been prepared in accordance with the Church Accounting Regulations 2006 using the Receipts & Payments Basis.

2 FUNDS

The movements in designated and restricted funds during the year were:

	Bal b/fwd £	Receipts £	Payments £	Transfers £	Bal c/fwd £
Designated					
Churchyard Fund	-	310	865	555	-
Heritage Community Fund	7,628	-	-	-	7,628
	7,628	310	865	555	7,628
Restricted					
Heritage Fund	25,004	-	-	-	25,004
Kneeler Fund	-	30	135	105	-
Wedding Support Fund	1,583	112	469	-	1,226
	26,587	142	604	105	26,230

The funds are held for the following purposes:

Unrestricted Funds

General Fund - to support the work of the Church.

Designated Funds:

Churchyard Fund - comprises community grants to maintain the churchyard and all expenditure on grass cutting during the year under review. Any deficit is cleared by transfer from the general fund at the year end.

Heritage Community Fund - comprises monies set aside to develop the role of the church within the parish generally and specifically to extend its use as a community hub

Restricted Funds

Heritage Fund - this fund comprises specific bequests received by the Church for non-routine repairs and improvements to Church property.

Kneeler Fund - this fund comprises specific donations to assist with repair of Altar Rail kneelers. The fund was fully expended during the year.

Wedding Support Fund - comprises specific donations from wedding collections donated to support couples wishing to marry in church but who are struggling to afford the statutory fees.

3 SPECIAL COLLECTIONS

Because the church is simply collecting the money on behalf of individual donors and forwarding it to the nominated charity, income and expenditure from special collections is not included in these accounts as part of income and expenditure of the church. There were no collections in this category during 2023.

4 TRUSTEE REMUNERATION

The Trustees/Members of the PCC did not receive any remuneration or expenses during the year. Rev Dr Rob Kelsey received expenses in connection with his duties as vicar and the PCC paid council tax and water rates on the vicarage.

PAROCHIAL CHURCH COUNCIL OF NORHAM AND DUDDO
NOTES TO ACCOUNTS (continued)

YEAR ENDED 31 DECEMBER 2023

5. FURTHER ANALYSIS OF RECEIPTS AND PAYMENTS

	Unrestricted General Fund £	Unrestricted Designated Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
Receipts					
a) All Other Giving					
Donations	4,282	-	142	4,424	5,552
Grants	150	310	-	460	15,861
Legacies	101,000	-	-	101,000	1,000
	<u>105,432</u>	<u>310</u>	<u>142</u>	<u>105,884</u>	<u>22,413</u>
b) Activities for Generating Funds					
Events	4,226	-	-	4,226	2,812
Miscellaneous	617	-	-	617	1,239
	<u>4,843</u>	<u>-</u>	<u>-</u>	<u>4,843</u>	<u>4,051</u>
c) Church Activities					
Hire charges	399	-	-	399	-
Fees for weddings & funerals	4,022	-	-	4,022	3,466
	<u>4,421</u>	<u>-</u>	<u>-</u>	<u>4,421</u>	<u>3,466</u>
d) Other Income					
Refund of expenses by other parishes	4,287	-	-	4,287	4,593
Payments					
e) Church Running Expenses					
Costs of services	1,019	-	-	1,019	1,102
Printing and stationery	176	-	-	176	332
Church running costs	9,297	-	-	9,297	11,274
Church repairs and maintenance	1,393	865	135	2,393	1,298
	<u>11,885</u>	<u>865</u>	<u>135</u>	<u>12,885</u>	<u>14,006</u>
f) Mission Giving & Donations					
Charities	698	-	-	698	703
Wedding support	-	-	469	469	-
	<u>698</u>	<u>-</u>	<u>469</u>	<u>1,167</u>	<u>703</u>
g) Cost of Generating Funds					
Events and fundraising activities	1,616	-	-	1,616	185
Property running costs	1,043	-	-	1,043	-
	<u>2,659</u>	<u>-</u>	<u>-</u>	<u>2,659</u>	<u>185</u>
h) Major Capital Expenditure					
Fabric repairs to church building	-	-	-	-	18,086

6. EXTRAORDINARY ITEM

This is a payment out of legacy monies received in order to meet the last wishes of the deceased (not recognised in the last will and testament). The payment was made with the approval of the Charity Commission, being outwith the normal remit of the PCC.

7. INVESTMENT ASSETS

A residential property left as part of the legacy received is held by the Diocesan Trustees on behalf of the PCC. This is shown at probate valuation.

8. ASSETS HELD FOR CHURCH USE

The microphone system was acquired during 2021 and is shown at cost less estimated depreciation. It has an estimated useful life of 5 years. The staging paid for by the Concert Planning Group during 2023 is recognised at cost of £1,930.

9. OTHER DEBTORS

Other debtors comprises re-imbursement of shared expenses due at the year end of £382 and statutory fees due to the PCC of £473. (2022 re-imbursement of shared expenses £434).