ST MARTIN'S

STOCKPORT

HEATON NORRIS

The Parish of St Martin, Norris Bank

Annual Report
and
Financial Statements
of the Parochial Church Council
for the year ended 31st December 2025

The Parochial Church Council Of The Ecclesiastical Parish Of St Martin, Norris Bank is a charity registered in England and Wales (1196002).

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Reference & Administrative Details

Bank
The Co-operative Bank PLC,
Central Commercial Bank, P.O. Box 250,
Skelmersdale,
WN8 6WT

Independent Examiner
Paul Roper, McKellens Limited
11 Riverview, The Embankment Business Park, Heaton Mersey, Stockport,
SK4 3GN

Principal Address
112 Crescent Park, Heaton Norris, Stockport,
SK4 2JE

Charity Number
1196002

P.C.C. Membership.

The Parochial Church Council (P.C.C.) is a body corporate (P.C.C. Powers Measure 1956, Church Representation Rules 2020) and registered with the Charity Commission. PCC members are elected by the Annual Parochial Church Meeting in accordance with the Church representation Rules 2020 and during the year.

There are a number of officers who are Ex-Officio: clergy, churchwardens & Deanery Synod representatives.

During 2025, the following served as members of the PCC:

Ministers	*Reverend William Rubie** (Ex-officio)	
	*Reverend Richard Criddle** (Ex-officio)	
Churchwardens	*Tom Shepherd**	(Elected 2021) (Ex-officio)
	*Oli Hatley**	(Elected 2023) (Ex-officio)
Deanery & Diocesan Synod	Tim Bull	(Term of Office Expires 2026) (Ex-officio)
	Anna Sant	(Term of Office Expires 2026) (Ex-officio)
Elected Members	Sarah Prescott	(Term of Office Expires 2026)
	*Jess Bradshaw**	(Term of Office Expires 2026)
	David Warburton	(Term of Office Expires 2026)
	Kate Butt	(Term of Office Expires 2027)
	Marion Baird	(Term of Office Expires 2027)
	Sue Alting	(Term of Office Expires 2028)
	Jamie Barrow	(Term of Office Expires 2028)
	Joe Hobbs	(Term of Office Expires 2028)
	Christopher Summerton	(Retired January 2026)
Treasurer	*Ruth Gaskins**	
PCC Secretary	Anna Sant until Sept 2025	
	Bethan Wilson (until maternity leave ended in Sept 2025)	

**Names in italic denote members of the Standing Committee*

Trustees' Report

Structure, Governance and Management

The method of appointment of PCC members is set out in the Church Representation Rules. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

The PCC held 7 meetings during the year.

Standing Committee

This is the only committee required by law. It has power to transact the business of the PCC between its meetings, subject to any directions given by the council. It also meets to discuss other matters to be put before the PCC.

Matters discussed by the PCC

The full PCC and the Standing Committee have met during the year. They have discussed a range of issues, including the *Build to Bless* project & the boiler, donations to mission partners; and the potential appointment of a pastoral worker

Bethan Wilson, 2026 PCC Secretary

Electoral Roll

By the end of 2025, we had a total of 90 Members on the new Electoral Roll: 18 fewer names than in 2024.

Bethan Wilson, Electoral Roll Officer

Public Benefit

The Church of St Martin, Norris Bank is a public benefit entity. St Martin's promotes public services, in dedicated buildings and elsewhere, in accordance with the practices and teachings of the Church of England, for hearing and appropriating the word of God and for the worship of God both generally and at significant points in people's lives. It provides religious and moral parameters by which individual members of the public may live fulfilled lives and act in a way which is socially beneficial, and influence wider society for the better.

The Trustees confirm that they have complied with the requirements of section 17 of the Charities' Act 2011 to have due regard to the public benefit guidance published by the Charities Commission for England and Wales.

Review of the Year

Ministers Report

I write this article in March. I recently heard it said that "March stands on a threshold... the air carries both chill and promise. It is a month poised between what has been and what is coming." In many ways 2025 felt like a spiritual March. 7 years after the initial St Martin's revitalisation, 2025 felt like standing on a threshold of what has been and what we pray the Lord is about to do.

- Our build to bless project was poised between initial plans which we withdrew and new plans soon to be submitted.
- Our small groups were poised between our altogether Hub group model and the new House groups which were forthcoming.
- Our PCC wrestled with questions of staffing and financial limitations; on a threshold between opportunity and constraint.
- We had the privilege and pain of sending James Taylor to the Middle East
- We were delighted to see many, many people hear the gospel through our various outreach events and yet long for this to happen more and to see people come to faith.

Reading through this report brings out many different aspects of our "Spiritual March." So many examples of new life beginning to burst through the hard ground. This report reminds us that the posture of the Christian life always includes waiting; trusting in God's hidden growth; forgetting what is behind and joining with the 'new' which the Lord is doing.

As spring breaks through, the promise and expectation of what the Lord is doing and will do, energises and inspires us to serve him and join-in wherever we see him at work. St Martin's is an incredibly precious church family and it is a privilege to serve alongside you.

At our Onward meetings in November we reflected together on St Paul's words in Philippians:

"I press on to take hold of that for which Christ Jesus took hold of me. Brothers and sisters, I do not consider myself yet to have taken hold of it. But one thing I do: Forgetting what is behind and straining toward what is ahead, I press on toward the goal to win the prize for which God has called me heavenward in Christ Jesus." (Philippians 3:12-14 NIV)

Thank you Lord for 2025; we pray in eager anticipation for 2026.

Reverend Will Rubie

'Build to Bless' Project Report

The Build to Bless *project seeks to transform our church building so that it might bless our community and our church family for years to come. The project stems from a requirement to catch up with our current needs for more space and better facilities, as well as an aspiration to provide a building better equipped to bless our community and future growth. The Building Team has been progressing the* Build to Bless *Project.*

Over the last year we have made some significant decisions regarding the project. Despite securing planning permission in July 2024, progress with the DAC Faculty application has been less forthcoming, in part due to concerns raised during the public consultation process. At the same time, a cost review of the project identified a significant increase in the cost of the proposed scheme due to build cost inflation, and some elements of the design.

Consequently, the decision was made by PCC in Autumn 2025 to pursue an alternative scheme (Plan B), to seek to mitigate some of the concerns raised by the consultation, and to develop a scheme which would be more cost efficient and more easily phased.

The 'Plan B' proposals are currently in draft form and the process of consultation with local neighbours, the Diocese and the Local Council has now begun. We have also commissioned updated technical surveys to support the updated planning application that will be required for the new scheme. God willing, we will submit an updated planning and faculty application in Spring/Summer 2026 with a view to commencing construction later in 2027 subject to securing the necessary approvals and funding.

It is anticipated that there will still be a financial shortfall to undertake all of the works that comprise the Plan B scheme. Subject to securing planning and DAC approval, efforts will be focussed later in the year on fundraising to bridge the gap.

The Boiler

We are very thankful that the DAC (Diocesan Advisory Committee) has asked the Chancellor to grant faculty permission for our boiler plans. This is a really significant step and a specific answer to many of our prayers. As yet we don't have a timeline for this and we wait for formal approval.

We have received quotes for the new system; however they are significantly higher than we had expected. We have tried to benchmark the quotes against other local churches who have done similar boiler projects. As a result, we have approached two other companies to scrutinise the plans and provide alternative quotes. This is in process now and we are waiting to hear from them.

We continue to ask for prayer for patience and wisdom as we seek to move both projects forward and for a deep trust in the Lord through the whole process.

Joe Hobbs, Tom Shepherd on behalf of the 'Build to Bless' Project Team:

Fabric Report

To facilitate additional space for a children's group during the main service, the plyboard wall between the pre-vestry and main stage was reframed and replaced with solid plywood with acoustic soundproofing.

Over the last year the effectiveness of the boiler has declined to be totally ineffective. The process of gaining approval and quotation is currently ongoing, however over the winter months temporary outdoor patio style infra-red heaters were installed in order to provide warmth over the winter months. Another victim of the winter months was the hut, where frozen pipes caused a large amount of water damage. The pipes have been replaced and lagged, and a new stopcock installed to encourage users of the hut to switch off the water especially in winter. Thanks to Tim Bull who used his drone to take pictures of the roof, we will aim to do this annually to identify any major issues.

Churchwarden: Oli Hatley

Deanery Synod Report

We welcome the appointment of the new Suffragan Bishop of Selby. Her appointment provides vital, objective external oversight, particularly for sensitive matters such as safeguarding.

The Diocesan Synod continues to focus on its emerging strategy, centered on four key pillars: (1) Growing younger, (2) Church planting and revitalisation, (3) Developing missional leaders, and (4) Parish renewal. These objectives have been a recurring theme over the last three Synods, and the strategy is now backed by a £30 million central funding grant.

Other things of note:

- The Diocesan budget outlook has improved, with a narrowing deficit that is projected to reduce further in the coming years.
- Discussions regarding the Net Zero initiative are ongoing; however, these remain in the planning and consultation phases with concrete actions yet to be finalised.
- The Diocesan Board of Education has been actively promoting Christian distinctiveness while engaging constructively with its racial justice strategy.

Deanery Synod Representatives: Anna Sant & Tim Bull

Mission Team

A lot has happened this year! We began the year with four Mission Partners: JT with us at St Martin's finishing his studies, Christians in Schools Trust working across Stockport, Pete in South Asia and Open Doors working across the world.

During the year we added a new Mission Partner – the Rock Church in Denton – a church plant officially launched in November. Our financial support is focused on the deacon role. We also agreed a small amount of regular giving for REACH Stockport. And JT was accepted by UFM for mission work in the Middle East.

It has been a joy and privilege to have visits from Mission Partners to hear about their work and pray with them. Mark Glew the minister at the Rock Church joined us for a Wednesday evening in March. We caught up with Pete during his brief visit back to the UK in October. Also, in October we had the commissioning service for JT and an opportunity to meet representatives from UFM. Then in November it was the turn of Open Doors on a Wednesday evening.

It has also been a year of goodbyes. Lydia our curate moved to the Rock Church as deacon and in November JT headed off to a city in the Middle East. We miss them both.

There have also been changes in the Mission Team. JT and Carol Hill have both moved to pastures new. Our thanks to both for contributing so much to getting the Team established and its early work. By the start of 2026, the Team was back to full strength with Trevor Howard, Gemma Gooderson and Tom Cox joining.

So we have five Mission Partners and five Mission Team members. We have linked each member to a Partner:

- Gemma – The Rock Church
- Kerry – CiST
- Sue – Pete
- Tom – Open Doors
- Trevor – JT

Any time you would like an update on a Mission Partner or to join their mailing list, please speak to the appropriate Mission Team member.

Our thanks to everyone at St Martin's for supporting our Mission Partners. It is good to have each partner in turn included in our Sunday intercessions. With the launch of the new House Groups, it is our aim in 2026 to have each group 'adopting' a Mission Partner. It is great that Gail will be doing a Mission Partner session each term with the children's groups on a Sunday.

Any ideas or things you would like the Mission Team to consider please do get in touch.

Sue Alting

Children's Groups on Sunday Mornings

By the end of 2025 we had 54 children aged 0-16 in our church family, 9 of whom were born during the calendar year! In part due to the increase in numbers, in April 2025 we reorganised our Sunday morning groups for children. Leaders were finding it difficult to engage children well across larger age ranges, parents of children aged under two were struggling with having their children in for the full service and the limitations of our building meant that the spaces available for children's groups were not always working well. We moved from having three groups (2-4 years, 5-7 years and 7-11 years) to having four. We now have the Tots group for children aged 18 months to the year before they start school, Scramblers for children in the school Early Year Foundation Stage (Nursery & Reception), Climbers for years 1 and 2, and Explorers for years 3-6. Children under 18 months are welcome to join in with the Tots group with a familiar adult.

On the whole this change seems to have worked well. God provided us with enough leaders to run the extra group and the new use of available space has worked better than we anticipated. Going forward, we will need to continue to recruit new leaders, as a few will step off the team in 2026 and we will need extra leaders in Tots as little ones turn 18 months and join the group.

Tots (18 months up to the year prior to starting school)

The Tots group currently meets in the porch. Sessions use the same structure each week and include lots of singing. Children join in with actions and musical instruments before sitting on the story blanket for a snack and story. In 2025 the group looked at two topical series, "God made..." and "Thank you God for...". The teaching aims to familiarise little ones with basic Biblical truths that provide a foundation for their understanding as they grow older. Children join in with a simple craft to reinforce what they have learnt and to help parents talk to them about what they've heard that week.

In 2025 the Tots group had 9-12 children aged 18 months to 3 years as well as a few younger ones who were brought out by a parent. The space in the porch area has been just about big enough to accommodate the number of children and adults involved! Although the space has at times been tight, the group has appreciated the working heater while the church boiler has been broken! It's been great to see children in the group grow in confidence and really enjoy coming out to sessions and it's proved to be good preparation for those who have moved up to the Scramblers group in the hall.

We are very grateful for the team of leaders who give up their time to prepare and lead sessions each week. This past year the team has been very well led by Emma

Criddle and Hannah Surguy. The other members of the team were: Alma Hatley, Sarah Hayward, Rachel Heasley, Alice Hobbs, Cheryl Howard, Jenny Martin and Laurence Pullan.

Scramblers (Nursery – Reception) and Climbers (Years 1 – 2)

This year our Scramblers and Climbers have met together in the church hall. Sessions start with all-together time involving a game or activity and a song, before splitting into the different age groups for teaching and craft. The children in these groups follow the same teaching programme as the main sermon series most of the time. In 2025 we looked at the books of Nehemiah and Hebrews. The children moving up to the Scramblers group have settled in quickly and have appreciated teaching that is more aimed at their age group. The Climbers group now have their own set of children's Bibles. The smaller group and age range has given more opportunities to get the older children looking at the Bible passage and helping them see that they can read and understand it themselves. During December both groups joined in with rehearsals for our Nativity play. All the children who wanted one had a speaking part and they did a great job of performing for the church family.

We are grateful for the hardworking team of leaders who serve our children and make running these groups possible. In 2025 the Scramblers and Climbers teams leaders were: Jess Bradshaw, Jo Bull, Gail Byrne, Pam Corbishley, Daniel Forshaw, Gemma Gooderson, Meirion Hoad, Lucy Kallender, Abi Limbach, Chris Stevens, Lydia Taylor, Livvy Wiles and Sean Wilson.

Explorers (Years 3- 6)

Our Explorers group has remained the same this year in terms of age-range, but has moved location. Previously the group shared the hall and all-together time with the Climbers, but since April, they have moved into their own space. We cleared an area in the main church building that was previously used for storage, and the Explorers now use this. In some ways the space isn't ideal in that it is too small to have tables and chairs for the children, and anyone needing to access the toilet during the service has to walk through the area. Despite this, the space is currently working well for the group, who have appreciated the opportunity to engage in Bible studies and activities more directed at their age group.

The children follow the same teaching as the main sermon series and after an opening activity, spend some time looking at the passage together. Most weeks they write something they've learnt in their journals and occasionally have time for a craft. The Explorers group stays in the service during school holidays as a way of helping

them get used to listening to the sermon and staying in for a full service before they reach year 7 and do this every week.

We are grateful for the team of leaders who work hard teaching the Explorers. In 2025 they were: Jamie Barrow, Joe Byrne, Richard Criddle, Sarah Prescott, Rachael Rubie and Tim Smith.

Gail Byrne

Youth Group (11 - 18s)

St Martins' youth group has continued to meet each Sunday evening over this last year. We have had a change in the leaders of the group, with Joe and Alice Hobbs and Joe Bradshaw stepping down and Lydia Taylor, Heather and Ben Marsden coming to lead the group with the support of Gail and Richard. Each week our time begins by chatting with each other, then playing an introductory game to our Bible study, then splitting into groups to study the Bible passage before finishing with a final game.

This last year we have seen a growth in attendance at Youth group and have on average ten young people coming regularly between the ages of 11-16 from four different churches: St Martins, All Hallows Cheadle, Inspire Levenshulme and The Rock Church Denton. This shows how St Martins Youth group continues to serve young people from churches around Manchester who are not able to access a youth group in their own church.

Over this past year we have studied the Scriptures together in our 'Big questions' series on the Christian Faith, a 12-week discipleship course called 'Life with Jesus', our baptism and confirmation classes lead by Richard, a series on 1 John, a series on the theology of the body and a series on Proverbs chapters 1-9. This week we are beginning a new series looking at relationships and marriage.

This past year we have had the real joy of seeing three of our young people take significant steps in their discipleship. We were really encouraged to see Sophie Bradshaw and Jacob Holmes from The Rock church Denton receive baptism and Thomas Rubie, Luke Truscott and Sophie Bradshaw all make a public commitment of discipleship in their confirmation. Please pray that they would continue to grow in the knowledge and fear of the LORD.

We were also glad to see 8 of our young people attend Christian camps led by Sound Holidays this past summer. Please do pray that these camps may be able to continue, and our young peoples' faith may be built up and strengthened in the truth.

Finally, please do pray for all our young people that they will grow in the grace and knowledge of our Lord Jesus Christ.

Rev Lydia Taylor

Wednesday Morning Community Hub

The Wednesday Morning Community Hub continues to be a source of blessing and encouragement to all: with a short service and reflection followed by 'coffee, cake and company', with a monthly communion service. It is led by: Sue and Henk Alting, Marion Baird, Trevor and Cheryl Howard, Steve Wilson (and Linda). We are very grateful for all the help and support that Will and Richard give us and particularly for Rev Lydia Taylor's input during her time here.

Numbers: These remain steady at around 20 each week and we have been pleased to welcome new members who have been brought by friends; as a result of bereavement or through the internet. We continue to have well established relationships with residents from Russell Gardens.

As in previous years, many members continued to meet for fellowship over the summer holidays at a local café or for ad hoc cinema trips.

We have reflected on: St John's Gospel; The 1,700th anniversary of The Nicene creed and our wonderful stained glass windows.

Community Hub is much more than a weekly event at church. It is a valuable network of support and friendship, upholding one another in prayer as well as practically. The reality of this has been especially clear in recent times as the group, and nearly all the leaders, have faced illness, accident and bereavement. Some of our 'vintage' members have been connected to the church for 56 years and our oldest is an inspiring 95 year old.

We give thanks to our Church family for your continued prayers and interest. Together we pray that Community Hub will attract more newcomers and that they will find friendship, fellowship and faith in our Lord Jesus Christ.

Henk & Sue Alting, Marion Baird, Trevor & Cheryl Howard, Steve & Linda Wilson

Little Lights

Little Lights is our baby and toddler group. We meet on Monday mornings during term time in the church building where we welcome preschool children and their grown-ups from both the church family and the local community. Over the year we have averaged around 40 children each week, with new people coming along regularly. We have a number of childminders who come along regularly, many of whom have been coming to the group for a number of years and who we are getting to know well.

During the first hour of the session children play with a variety of toys that we rotate each week and there is always a craft activity on offer. There is a chance for

grown-ups to chat and enjoy a hot drink and piece of cake, and there are biscuits for the children. After tidying away the toys, the children sit on the mat for our story, song and snack time. Our sock puppet, Geoffrey, continues to be popular. The children enjoy shouting loudly to wake him up, then coming up to say hello, and putting their fingers out for a nibble! While the children eat their snack, we tell them a story from the Bible. In 2025 we listened to stories about what Jesus did when he grew up, we heard stories that Jesus told to his friends and in the autumn term, stories from the Old Testament about how God saves his people. We then sing a Bible song, followed by a selection of nursery rhymes from our song bag.

We are very grateful for the hard work, care and commitment of our team of leaders, without whom the group would not run: Pam Corbishley, Alice Chiu, Lilian Dunlop and Lucia Luk. At Christmas, Lilian stepped down from the team after a number of years of faithful service. We are thankful for the contribution she has made to the group and will miss her. We continue to pray that God would provide more leaders to enable us to run the group well and be a blessing to those from our local community who come along.

Gail Byrne

LEGO Club

Lego Club runs from 4-5pm on a Tuesday during term time for primary school age children. For the first 40 minutes children play with Lego, either choosing to attempt the challenge we set each week or to build from an idea of their own. After this we tidy up and have a show and tell time. The spinner selects three children to come to the front and show everyone else what they've made. After this the children have a drink and biscuit and we tell them a Bible story. This past year we listened to stories that show us who Jesus is, and stories from the Old Testament about how God saves his people.

During 2025 we had a good number of children attend, with an average of around 15 each week. Most of these children are from the local community, with only a few from church families coming along. This year we have been particularly pleased to welcome a number of Muslim families and have been glad they have felt welcome and able to join us. We have also seen a number of families come along regularly from the Craig Road estate which forms part of our parish, and we've enjoyed getting to know them better. A number of children who attended Lego Club also came along to our Holiday Club in the summer and to our Christmas events and services.

We are grateful for the team of leaders who have committed to helping the club run each week. Sean Wilson headed up the team until March 2025, when a change in his working pattern meant he was unable to continue. We are thankful for his servant hearted leadership of the team. Lydia Taylor took over and guided the team through to the summer when she finished her Curacy at St Martin's and we are grateful for

her willingness to step in and serve. From September we were very glad to have Jenny Martin join the team and we remain thankful for Dan Smith's continued faithful service.

Gail Byrne

Music

The music ministry at St Martin's remains an important part of Sunday worship, encouraging our church family to follow the many commandments to wholeheartedly sing praise to the LORD. A team of regular volunteers form three bands who serve on a regular rota, leading the congregation in a range of songs, including a number of new additions to the repertoire which have been introduced across this year. There has been a particular focus on introducing quality 'all-together' worship songs that genuinely allow for and support intergenerational worship - this will be a continued priority of the ministry over the coming year. Significant services are supported by additional musical resources - in particular, during Advent.

We are particularly thankful to the team of volunteers for the additional time they put in to cover a number of key events during this period. This year's central carol service included the largest choir (made up of church family rehearsing weekly throughout November and December) we have had to date, and we were thankful to musicians from Holy Trinity Platt who supplemented the band on this occasion. The feedback from guests to church was again overwhelmingly positive, with many sharing their intentions to return for further events as a result. Our musicians have also supported wider worship in the local area, with a team of musicians leading the singing at North West Partnership's SOUND event in November 2025.

Toby & Kate Butt

Holiday Club

In August 2025 we ran a holiday club, welcoming children from church families and the local community for three mornings of Bible teaching and fun. This year we journeyed to St Martin's Treasure Island for a pirate theme. We looked at Bible passages that showed us that Jesus is the greatest treasure we could ever have, and that he treasured us so much he was willing to come and die so that we could be his friends. One girl was surprised to learn that Jesus rose from the dead as she had never heard this good news before! We had a lot of pirate fun and enjoyed team games, a treasure hunt, obstacle course and themed craft activities through the week. Most children came back each day, and some brought friends who had heard how much they'd enjoyed it!

Across the three days we welcomed almost 50 children, around half of whom were from the local community. A good number of these came along to our Summer Fun

Day on the following Sunday afternoon with their families. This event followed on from our Holiday Club service. The service was mainly attended by Christian families, but many from the wider community came for the afternoon and the event was well received and had a positive atmosphere.

Over the three days we had a good number of volunteers from the church family, without whom the Holiday Club would not have been able to run. We are very grateful for all who served in different ways, from leading groups of children, to making decorations and props, to serving refreshments, to looking after other leaders' preschoolers to free them up to serve. We are thankful for God's provision for this year and pray for more leaders in 2026 so we have capacity to take all the children who would like to join us.

Gail Byrne

Hall

This year we continued to rent the hall out, and have 2 regular hirers: The WI Heaton's Choir on alternate Saturday mornings and a Pilates class on Wednesday evenings. Due to the state of the hall continuing to decline and with the *Build to Bless* project on the horizon, I have not accepted any external one-off booking (for birthday parties, for example) and we are not taking any new regular hires.

Bethan Wilson

Data Protection

St Martin's is committed to having safe and secure Data Protection practices in place.

We have continued to use ChurchSuite as our secure online database. This allows us to keep records of church members' contact details securely, and aids church communication through its Address Book module. Each church member also has access to a personal MyChurchSuite account, where they can manage their own data and regulate what personal information they would like to share with church family. Certain congregation members also have additional permissions to enable them to carry out their roles, including church staff and children's leaders. By the end of 2025, we had 130 adults registered on ChurchSuite. We previously recorded 124 adults on ChurchSuite in 2024.

Bethan Wilson

Safeguarding Report

As ever, safeguarding continues to be a priority in our life together at St Martins. We are working hard to continue to ensure that the vulnerable among us are safeguarded and that we can care for and protect each other well. As a church we continue to adopt, and are compliant with, the House of Bishops Safeguarding Policy & Practice Guidance. These are advertised in the church and we have created bespoke posters for the toilet areas.

I want to thank the church family for their ongoing support with the Safer Recruitment practices as well as highlighting and raising concerns to love and care for our church family. Our Safer Recruitment process is in place for all our volunteer roles and we have streamlined some of the processes over this year. A key part of this is our Volunteer Agreements which provide clarity about responsibilities for the different roles. Together these add to the building of a culture of safeguarding within the church. I want to thank those church members for their timely completion of necessary requirements and thanks in advance to those to whom this will be asked of in the next year.

As always if you have any questions or concerns about anything relating to safeguarding, please do speak to Jess Bradshaw or email safeguarding@stms.org.uk. Alternatively you can speak to Will, or to the diocese team directly via safeguarding@manchester.anglican.org.

Jess Bradshaw, Safeguarding Officer

Treasurer's Report

Thank you to all who are generously and faithfully giving to all areas of St Martin's ministry. Your commitment and generosity is very gratefully recognised.

Total income in 2025 was £312,409 as compared with £392,936 in 2024. Of this amount, the majority of income was donations with £163,393 (2024: £170,140) donated to general funds. Donations to our Build to Bless project have continued through 2025 with £117,790 donated (£2024: £182,665) and donations of £4,565 were made to the Hardship Fund (2024: £11,334).

Total expenditure in 2025 was £191,185, as compared to expenditure in 2024 of £148,822.

The surplus of income in excess of expenses in 2025 was £121,224 compared with £244,114 in 2024. Of this surplus, £96,462 related to restricted funds.

At 31 December 2025, total funds held were £726,661 (£2024: £605,437).

As in previous years, we have put aside 10% of our unrestricted donation income in 2025 to give to other charities and this has been transferred to the Mission Fund.

Out of the surplus in 2025, we have designated £20,000 for Build to Bless and £3,000 towards the costs of a church weekend away in 2026.

At 31 December 2025, the balance on the Build to Bless restricted fund which holds donations made specifically for the Build to Bless project was £378,567 (2024: £280,232). This money is restricted for use on the Build to Bless project.

The total of restricted funds and designated funds for Build to Bless at 31 December 2025 was £620,571 (2024: £502,236).

Please pray that the PCC will continue to be guided by the Spirit in deciding how best to use the gifts that God, through His people, has given us.

Ruth Gaskins, Treasurer

Reserves Policy

The PCC seeks to ensure that sufficient reserves are held to meet between three to six months' costs. After designating funds for mission, Build to Bless and the weekend away in 2026, the remaining funds are sufficient to meet costs for just under five months, based on the 2026 budget.

Financial Instruments

Objectives and policies

The charity's activities expose it to a number of financial risks including credit risk. The charity does not use derivative financial instruments.

Credit risk

The charity's principal financial assets are bank balances and cash, trade and other receivables. The charity's credit risk is primarily attributable to its trade receivables. The amounts presented in the balance sheet are net of allowances for doubtful receivables. An allowance for impairment is made where there is an identified loss event which, based on previous experience, is evidence of a reduction in the recoverability of the cash flows.

The Annual Report was adopted by the PCC on 26th April 2026 and signed on their behalf by:



The Reverend Richard Criddle
Assistant Minister of St Martin's, Norris Bank

Statement of Trustees' Responsibilities

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

The law applicable to charities requires the trustees 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 the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

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

The trustees are responsible for keeping proper accounting records that 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 Charities (Accounts and Reports) Regulations 2008, and the provisions of the constitution. The trustees 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees of the charity on 26th April 2026 and signed on their behalf by:



The Reverend Richard Criddle
Assistant Minister of St Martin's, Norris Bank

Church of St Martin, Norris Bank

Independent Examiner's Report to the trustees of Church of St Martin, Norris Bank

I report to the trustees on my examination of the accounts of Church of St Martin, Norris Bank for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity trustees of Church of St Martin, Norris Bank you 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 of St Martin, Norris Bank'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

Since Church of St Martin, Norris Bank'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 Chartered Accountant, which is one of the listed bodies.

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 Church of St Martin, Norris Bank as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting 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.

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.

.....

Paul Roper
Chartered Accountant
McKellens Limited
11 Riverview
The Embankment Business Park
Heaton Mersey
Stockport
SK4 3GN

Date: 29/4/26

Church of St Martin, Norris Bank

Statement of Financial Activities for the Year Ended 31 December 2025

	Note	Unrestricted £	Restricted £	Designated Funds £	Total 2025 £
Income and Endowments from:					
Donations and legacies		163,393	123,355	-	286,748
Charitable activities		3,290	-	-	3,290
Other trading activities		2,200	-	-	2,200
Investment income	5	1,754	18,417	-	20,171
Total income		170,637	141,772	-	312,409
Expenditure on:					
Charitable activities		(118,214)	(7,520)	(17,130)	(142,864)
Other expenditure	8	(10,531)	(37,790)	-	(48,321)
Total expenditure		(128,745)	(45,310)	(17,130)	(191,185)
Net income/(expenditure)		41,892	96,462	(17,130)	121,224
Gross transfers between funds		(39,500)	-	39,500	-
Net movement in funds		2,392	96,462	22,370	121,224
Reconciliation of funds					
Total funds brought forward		62,480	286,998	255,959	605,437
Total funds carried forward	17	64,872	383,460	278,329	726,661

The notes on pages 22 to 32 form an integral part of these financial statements.

Statement of Financial Activities for the Year Ended 31 December 2025 (continued)

Prior Year Statement of Financial Activities

	Note	Unrestricted funds £	Restricted funds £	Designated funds £	Total 2024 £
Income and Endowments from:					
Donations and legacies		170,140	194,059	-	364,199
Charitable activities		10,058	-	-	10,058
Other trading activities		3,070	-	-	3,070
Investment income	5	5,483	10,126	-	15,609
Total income		188,751	204,185	-	392,936
Expenditure on:					
Charitable activities		(88,578)	(7,414)	(18,995)	(114,987)
Other expenditure	8	(12,953)	(20,882)	-	(33,835)
Total expenditure		(101,531)	(28,296)	(18,995)	(148,822)
Net income/(expenditure)		87,220	175,889	(18,995)	244,114
Gross transfers between funds		(112,500)	-	112,500	-
Net movement in funds		(25,280)	175,889	93,505	244,114
Reconciliation of funds					
Total funds brought forward		87,760	111,109	162,454	361,323
Total funds carried forward	17	62,480	286,998	255,959	605,437

Church of St Martin, Norris Bank

(Registration number: 1196002)
Balance Sheet as at 31 December 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	12	3,750	5,088
Current assets			
Debtors	13	24,348	36,684
Cash at bank and in hand	14	710,806	568,437
		735,154	605,121
Creditors: Amounts falling due within one year	15	(12,243)	(4,772)
Net current assets		722,911	600,349
Net assets		726,661	605,437
Funds of the charity:			
Restricted		383,460	286,998
Unrestricted income funds			
Designated funds		278,329	255,959
General funds		64,872	62,480
Total unrestricted		343,201	318,439
Total funds	17	726,661	605,437

The financial statements on pages 19 to 32 were approved by the trustees, and authorised for issue on 26 April 2026 and signed on their behalf by:

.....
Rev Richard Criddle
Assistant Minister

.....
Ruth Gaskins
Treasurer

1 Accounting policies

Statement of compliance
The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation
Church of St Martin, Norris Bank meets the definition of a public benefit entity under FRS 102. The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

Going concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments
Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

Expenditure
All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs
Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs
These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets
Individual fixed assets costing £500.00 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation and amortisation
Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Computer equipment	33% straight line
Fixtures, fittings and equipment	10% straight line

Trade debtors
Trade debtors are amounts due from customers for services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents
Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors
are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Fund structure
Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

The charity operates a defined contribution pension scheme which is a pension plan under which fixed contributions are paid into a pension fund and the charity has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised in the Statement of Financial Activities when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

2 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Donations and legacies;				
Donations from individuals	136,261	107,021	243,282	311,836
Gift aid reclaimed	27,132	16,334	43,466	52,363
	163,393	123,355	286,748	364,199

3 Income from charitable activities

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Church services	1,357	1,357	2,426
Little Lights	1,338	1,338	1,765
Weekend away	355	355	5,867
Holiday club	240	240	-
	3,290	3,290	10,058

4 Income from other trading activities

	Unrestricted funds General £	Total funds £	Total 2024 £
Events income;			
Other events income	65	65	-
Property rental income	2,135	2,135	3,070
	2,200	2,200	3,070

5 Investment income

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Interest receivable and similar income;				
Interest receivable on bank deposits	1,628	18,417	20,045	12,501
Other interest receivable	126	-	126	3,108
	1,754	18,417	20,171	15,609

6 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	40,500	34,868
Social security costs	(252)	(87)
Pension costs	3,373	3,243
Other staff costs	890	1,143
	44,511	39,167

The monthly average number of persons (including senior management / leadership team) employed by the charity during the year was as follows:

	2025 No	2024 No
Administrative staff	3	3
Ministry staff	2	1
	5	4

5 (2024 - 4) of the above employees participated in the Defined Contribution Pension Schemes.

No employee received emoluments of more than £60,000 during the year

7 Expenditure on charitable activities

	Unrestricted funds		Restricted	Total	Total
	Designated	General	funds	2025	2024
	£	£	£	£	£
Church services	-	14,794	-	14,794	10,523
Little Lights	-	826	-	826	850
Weekend away	-	1,104	-	1,104	8,883
Holiday club	-	609	374	983	-
CAP	-	420	-	420	600
Hardship fund	-	-	6,064	6,064	7,354
Mission fund	17,130	-	1,000	18,130	18,995
Parish Share	-	25,000	-	25,000	14,854
Church running costs	-	27,425	-	27,425	18,315
Depreciation, amortisation and other similar costs	-	2,427	-	2,427	2,789
Staff costs	-	33,980	-	33,980	26,214
Allocated support costs	-	7,093	82	7,175	2,435
Governance costs	-	4,536	-	4,536	3,175
	17,130	118,214	7,520	142,864	114,987

8 Other expenditure

	Unrestricted		Total	Total
	General	Restricted	2025	2024
	£	£	£	£
Staff costs	10,531	-	10,531	12,953
Build to Bless	-	37,790	37,790	20,882
	10,531	37,790	48,321	33,835

9 Analysis of governance and support costs

Governance costs

	Unrestricted funds General £	Total 2025 £	Total 2024 £
Independent examiner fees			
Examination of the financial statements	600	600	541
Other governance costs	3,936	3,936	2,634
	4,536	4,536	3,175

10 Trustees remuneration and expenses

During the year the charity made the following transactions with trustees:

Tim Bull is a director and shareholder of Rocksalt Limited. During the year, technical equipment totalling £2,736 (2024: £1,672) was purchased by Rocksalt Limited on behalf of St Martin's and passed on at cost.

Ruth Gaskins is an employee of McKellens Limited. A director of McKellens Limited is the independent examiner of the charity's accounts. Ruth Gaskins is neither a director nor shareholder of McKellens Limited and does not participate in the independent examination.

T Butt, the husband of K Butt, a member of the PCC, received payment of £750 for his work in respect of the Christmas carol service. In the prior year, T Butt received a gift for this work. Both the payment and the gift were subject to the necessary authorisations in accordance with church policy.

Trustees generally receive reimbursement for costs paid by them for the purposes of the church. All such expenditure is subject to the necessary authorisations in accordance with the church policy. During the year 7 (2024: 13) trustees received reimbursement for costs paid on behalf of the church. The total of these costs for the year was £4,861 (2024: £4,731).

During 2024 and 2025, R Criddle was employed by the Church of St Martin as an assistant minister. All clergy who are licenced to a church in the Church of England are appointed ex officio as a member of the PCC of that church.

During 2024 and 2025, A Sant was employed by the Church of St Martin to provide administrative services on a temporary basis. After her employment ceased, her business was engaged to provide services in respect of publicity and communication. These duties were separate from her role as trustee and no remuneration was paid in respect of her role as trustee.

No other trustees received any remuneration from the charity.

No trustees have received any other benefits from the charity during the year.

11 Taxation

The charity is a registered charity and is therefore exempt from taxation.

12 Tangible fixed assets

	Furniture and equipment £	Computer equipment £	Total £
Cost			
At 1 January 2025	3,335	11,669	15,004
Additions	-	1,088	1,088
At 31 December 2025	3,335	12,757	16,092
Depreciation			
At 1 January 2025	1,092	8,824	9,916
Charge for the year	333	2,093	2,426
At 31 December 2025	1,425	10,917	12,342
Net book value			
At 31 December 2025	1,910	1,840	3,750
At 31 December 2024	2,243	2,845	5,088

13 Debtors

	2025 £	2024 £
Trade debtors	107	11,600
Prepayments	6,689	2,308
Other debtors	-	658
Gift aid receivable	12,684	20,077
PAYE/National Insurance	4,868	2,041
	24,348	36,684

14 Cash and cash equivalents

	2025 £	2024 £
Cash on hand	127	436
Cash at bank	710,679	568,001
	710,806	568,437

15 Creditors: amounts falling due within one year

	2025 £	2024 £
Other creditors	361	326
Trade creditors and accruals	11,882	4,446
	12,243	4,772

16 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £3,373 (2024 - £3,244).

17 Funds

	Balance at 1 January 2025 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2025 £
Unrestricted					
General	62,480	170,637	(128,745)	(39,500)	64,872
Unrestricted designated funds					
Mission Fund	33,955	-	(17,130)	16,500	33,325
Build to Bless Fund	222,004	-	-	20,000	242,004
Weekend Away Fund	-	-	-	3,000	3,000
Designated funds	255,959	-	(17,130)	39,500	278,329
Total unrestricted	318,439	170,637	(145,875)	-	343,201
Restricted Funds					
Restricted Fund	386	1,000	(1,374)	-	12
Build to Bless	280,232	136,207	(37,872)	-	378,567
Hardship Fund	6,380	4,565	(6,064)	-	4,881
Total Restricted Funds	286,998	141,772	(45,310)	-	383,460
Total funds	605,437	312,409	(191,185)	-	726,661

Notes to the Financial Statements for the Year Ended 31 December 2025 (continued)

	Balance at 1 January 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2024 £
Unrestricted					
General	87,760	188,751	(101,531)	(112,500)	62,480
Unrestricted designated funds					
Mission Fund	35,450	-	(18,995)	17,500	33,955
Build to Bless Fund	-	-	-	222,004	222,004
Designated	35,450	-	(18,995)	239,504	255,959
Total unrestricted	123,210	188,751	(120,526)	127,004	318,439
Restricted Funds					
Restricted Fund	326	60	-	-	386
Build to Bless	108,383	192,791	(20,942)	-	280,232
Hardship Fund	2,400	11,334	(7,354)	-	6,380
Total Restricted Funds	111,109	204,185	(28,296)	-	286,998
Total funds	234,319	392,936	(148,822)	127,004	605,437

The specific purposes for which the funds are to be applied are as follows:

The Build to Bless fund relates to proposed development and repair of the church building.

The Hardship Fund was established for the purpose of providing financial funding to individuals in immediate need as well as funding counselling for members of the church family.

Included in the general Restricted Fund are restricted donations and grants not shown in separately identified restricted funds. In 2025, a restricted gift was received for mission and this was used during 2025. In 2024, donations were received for childrens work. Donations for the library are also included in this fund.

At 31 December 2025, the balance held in the Restricted Fund comprised £12 (2024: £386) being a gift given for the St Martin's library. In addition to the gift for the library, the balance at 31 December 2024 also included gifts for children's ministry totalling £374. These gifts were used towards the cost of holiday club during 2025.

In 2025, a transfer was made to a designated fund towards the costs of a church weekend away in 2026.

18 Analysis of net assets between funds

	Unrestricted funds		Restricted funds	Total funds at 31 December 2025
	General	Designated		
	£	£	£	£
Tangible fixed assets	3,750	-	-	3,750
Current assets	67,485	278,329	389,340	735,154
Current liabilities	(6,363)	-	(5,880)	(12,243)
Total net assets	64,872	278,329	383,460	726,661

	Unrestricted funds		Restricted funds	Total funds at 31 December 2024
	General	Designated		
	£	£	£	£
Tangible fixed assets	5,088	-	-	5,088
Current assets	62,164	255,959	286,998	605,121
Current liabilities	(4,772)	-	-	(4,772)
Total net assets	62,480	255,959	286,998	605,437