

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 2024**

*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 2024, the following served as members of the PCC:

Ministers	Reverend William Rubie* (Ex-officio) Reverend Richard Criddle* (Ex-officio)	
Churchwardens	Tom Shepherd* Oli Hatley*	(Elected 2021) (Ex-officio) (Elected 2023) (Ex-officio)
Deanery & Diocesan Synod	Tim Bull Anna Sant	(Term of Office Expires 2026) (Ex-officio) (Term of Office Expires 2026) (Ex-officio)
Elected Members	Sue Alting Jamie Barrow Ruth Gaskins* Sarah Prescott Jess Bradshaw* David Warburton Kate Butt Marion Baird Chris Summerton	(Term of Office Expires 2025) (Term of Office Expires 2025) (Term of Office Expires 2025) (Term of Office Expires 2026) (Term of Office Expires 2026) (Term of Office Expires 2026) (Term of Office Expires 2027) (Term of Office Expires 2027) (Term of Office Expires 2027)

PCC Secretary

Bethan Wilson (until maternity leave in Sept 2024)

Anna Sant (from Sept 2024)

**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; our parish share; donations to mission partners; and staffing (including the hire of a new Youth & Children's worker and maternity cover administrator).

Bethan Wilson, 2024 PCC Secretary

Electoral Roll

By the end of 2024, we had a total of 109 Members on the Electoral Roll: The same number as reported in 2023.

Jo Bull, 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

In the autumn of 2024 we spent time as a church reflecting on the book of Ecclesiastes. Sometimes frustrating and perplexing, often surprisingly comforting and even joyful. Our lives are like the morning mist – so beautiful and yet so fleeting, a gift to receive rather than grasping hold of for gain. Time and again we found ourselves smiling at God's kindness to us and worshiping him for his enduring love and presence in our ever-changing life.

As the seasons came and went the Lord continued to make everything beautiful in His time. He granted planning permission for the Build to Bless project quicker than we expected. In His time, He provided a fully licensed incumbent for St Martin's. In His time, he gave us the gift of Rev'd Lydia Taylor as curate for a year. In His time, he provided Gail Byrne as youth and children's worker to start after Christmas. In His time, the Christians Against Poverty group was much harder to establish than we had anticipated. In His time we were thankful when newcomers joined us and sad when others left. In His time, we were unsettled by discussions in the national church and comforted by continued evidence of His kingdom coming. In His time, we were overwhelmed by visitors at our outreach events, and quietly encouraged by a few individuals at our evangelistic group.

From a personal point of view, I benefited hugely from time and space in June for a month's retreat. It was a precious time of slowing down, being present with family and friends and spending extended time walking with the Lord (literally).

Looking ahead, we would love to have certainty of what lies before us; how will *Build to Bless* progress? What direction will the Church of England move in? Will we see more fruit in reaching the parish for Christ? What will it look like to encounter the Lord week by week in worship and where will Jesus take us? As questions mount and answers seem absent, we can do no better than humble ourselves before the Lord and seek His kingdom – knowing that He will provide all these things in His time.

We pray that the Lord will strengthen us for another year of "spreading the praise of Jesus as we grow in Him together."

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 progress in the project, whilst also not progressing as far as we'd have liked in other areas.

In March 2024 we submitted the planning application for the scheme to the Local Council, as well as submitting a more detailed application to the Diocesan Advisory Committee (DAC) to secure their approval. In July 2024 we secured Planning Permission for the project, granted at the Area Planning Committee. This is a major milestone in any capital project, and it was pleasing to secure approval whilst receiving positive comments from local councillors in the process.

Progress with the DAC process remains on-going. We have had positive meetings with the DAC, and other key stakeholders within the Diocese, and the DAC has appointed a sub-committee to review and make a recommendation on the application. We continue to engage with the Diocese, albeit timescales for determining the process remain unknown.

In November 2024 we asked the congregation to review and renew their financial support for the project. At the time we had c.£400k in the bank for the project, with a further £400k pledged, and a shortfall of £400k to reach the initial project goal. Following the giving review, the vast majority of pledges were renewed, or extended, and with a continued need to fundraise to bridge that gap.

The fundraising team of Jen Pullan, Chris Summerton and Daniel Forshaw have identified and spoken with key charities and trusts to whom we will be making applications for funding. Unfortunately, many of them require DAC approval to make an approach so in the meantime the team are drafting applications and pursuing other potential sources of income.

Any capital project takes time, particularly with multi-layered approval processes and fundraising requirements. Please pray for patience and wisdom for both the Building Team and wider congregation as we seek to move the project forward and for a deep trust in the Lord and that we continue to submit to His will and timings.

'Build to Bless' Project Team: Joe Hobbs, Tom Shepherd

Fabric Report

The hut door has been replaced and the second toilet and kitchen tap reinstated to restore the facilities.

The current gas boiler is at the end of its life and its distribution to the current heaters in the main body of the church is unbalanced and ineffective. A cost-effective attempt to replace the pump in November was unsuccessful, so we will be aiming to install a new boiler ahead of winter 2025 based on recommendations from the diocese.

Churchwardens: Oli Hatley & Tom Shepherd

Deanery Synod Report

The Deanery Synod met three times in 2024, and discussed various topics including; outreach and evangelism to children and young people, engaging with mental health in congregations and growing focal leaders in churches. Bishop Mark spoke at an Extraordinary meeting of the Deanery Synod in December on the Diocesan Transformation Project.

We were elected to Diocesan Synod in October 2024 and attended the most recent meeting in March 2025. There were presentations from the Diocesan finance team, as well as reports on the Diocese's Emerging Strategy for Mission and their Racial Justice Strategy.

Nationally, Living in Love and Faith (LLF) continues to cause divisions within the Church of England. There is continued pressure and resistance to LLF from The Alliance - a coalition of networks and leaders that support an orthodox view of marriage. There have also been significant delays in General Synod in finalising the prayers agreed in July 2022, as well as promised resources and provision for those who oppose the use of prayers theologically. One significant reason for these delays was the publication of the Makin report into the abuses of John Smyth. This led to the resignation of Archbishop Justin Welby, and the Church of England continues to grapple with the Safeguarding issues the report raised. The process of selecting a new Archbishop is ongoing. We continue to pray for Archbishop Justin's successor and for the Church of England in the present uncertainty over the future. We continue to engage with our Diocesan Evangelical Fellowship (DEF) and the Church of Evangelical Council (CEEC) through this challenging time.

Deanery Synod Representatives: Anna Sant & Tim Bull

Mission Team

The Mission Team (Sue Alting, Carol Hill, Kerry Laffey and James Taylor) was set up in 2024 to make recommendations to the PCC on the use of the Mission Fund.

Our Aim was to choose a range of causes to support, including global, local and individual, covering a range of purposes, notably spreading the Gospel, supporting and defending the faith, humanitarian promoting human dignity and wellbeing. Causes for consideration were assessed against agreed criteria, including for example, governance and statement of faith to give assurance that any cause chosen was well run and aligned with St Martin's beliefs and Christian ethos.

Following this process of due diligence, St Martin's has 'adopted' five Mission Partners for ongoing support. They are Pete Rogers, James Taylor, Christians in Schools Trust, The Rock Church in Denton and Open Doors. In addition we made one-off donations to Tearfund, Renewal North West, Wellspring, REACH Stockport and Fountain of Peace Children's Foundation.

Our focus going into 2025 is to promote interest in and regular prayer for our Mission Partners.

Sue Alting

Children's Groups on Sunday Mornings

Scramblers (2-4 year olds)

It's been another good year for the Scramblers - our numbers are still increasing with several younger children joining us and settling in, as well as a few older ones moving up into the next group. We still just manage to fit in the porch area, though with the current number of regular attenders plus the occasional visitor, we do struggle for space.

Over the past year, we finished looking at New Testament stories and then completed a 'Thank you God for....' series, concluding with thanking God for Jesus at Christmas. The Scramblers enjoy singing action songs and listening to story time, before getting creative with craft and themed play. It's always really encouraging to see the Scramblers run back to their parents at the end of the session to show them their craft and what they've learnt, as well as hearing back from parents how they really are taking on-board what they're hearing

Our current leaders are Daniel Forshaw, Hannah Surguy, Jess Bradshaw, Katy Shepherd, Laurence Pullan, Cheryl Howard, Alma Hatley, Sean Wilson, Jo Bull and Pam Corbishley.

Hannah Surguy

Climbers (5-7s) and Explorers (8-11s)

Our Climbers and Explorers groups have continued to grow this year. With 21 children on our register as well as visitors, the hall often feels full on a Sunday morning! The children enjoy coming out to the groups and engage well in the sessions. We start the time with both groups together, often playing a game and singing. The children then split into the two groups where they have age-appropriate teaching on the Bible passage we are studying, usually followed by a craft activity linked to what they have learnt. Generally we look at the same Bible passage as the sermon series, though occasionally the children do something different. During December we used the time to rehearse for the Christmas Nativity play. The children worked hard learning their lines and the performance of the play was well received by the church family.

We are grateful for the hard work and service of our team of leaders. For the first half of the year the groups were led by Jess Bradshaw. Jess stepped down to take on Safeguarding responsibilities in September and Abi Limbach guided us through to October half term, when responsibility was passed onto Gail Byrne. This year we said thank you to a number of people who stepped off the team: Faye and Paul Briffa, Pam Corbishley and Bethan Wilson as well as Jess. We are thankful God provided others to serve and by the end of the year the leadership team consisted of: Jamie Barrow, Gail Byrne, Richard Criddle, Gemma Gooderson, Meirion Hoad, Lucy Kallender, Abi Limbach, Ben Marsden, Sarah Prescott, Rachael Rubie, Tim Smith, Chris Stevens and Lydia Taylor.

Gail Byrne

Youth Group

The candle has continued to burn for St Martin's Youth over the past 12 months and it has been a privilege to meet alongside a special group of young people. We have a faithful core of members who meet each Sunday night to study the Bible, share snacks and play games together and we have seen growth and great encouragement.

During 2024, we did a series on identity, looking at who God made us to be and who we are in Christ. Over summer, we studied and acted out different meals and encounters with Jesus in the Gospels, learning how he met people where they were and turned their lives around. This academic year, we investigated what the Bible says about our emotions and learned how to understand them to better serve Jesus.

There has been a bit of change among the leadership this year as well and we have been thrilled to add Lydia, Ben and Heather into the team, who have all been outstanding assets with their godliness and knowledge! Please pray for our Explorers who are moving up to Youth in 2025.

Youth Team: Joe Bradshaw, Joe and Alice Hobbs, Ben and Heather Marsden, and Lydia Taylor

Wednesday Morning Community Hub

Wednesday Morning Community Hub continues with its well-established and popular format of a short service followed by 'coffee, cake and company'. Numbers have remained steady at around 20 each week with most being regular attendees, together with those who join us from time to time. At the time of writing (March 2025) we have been pleased to welcome some new faces as well.

During the year our reflections in the service have included completing Mark's Gospel, Philippians, names God uses of Himself, the life of Abraham, Jesus' female ancestors and finally passages from Isaiah for Advent. We celebrate the Lord's Supper once a month.

As in previous years, Community Hub relocated in August to the Blue Corn café. Each week saw a good attendance and lots of chat and laughter. The toasties were a real draw!

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. The reality of this has been especially clear in recent times as the group has faced illness, accident and bereavement.

Our thanks to the 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. The group is well attended and on average we have just under 50 children join us each week. This usually includes people new to the group as well as a core of regulars. The team have built up good relationships with those who come regularly, particularly with a group of childminders who have been bringing along the children in their care over a number of years. We have seen a good number of families connected with Little Lights come to our Summer and Christmas Fairs and a few to our Christmas services.

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. This year we looked at Old Testament stories that tell us about God promising to send his King, and then New Testament stories about God's King Jesus having arrived. We now use a microphone for this time, which has really helped us to be heard over the noise of so many little ones! 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 Sue Maguire.

Gail Byrne

LEGO Club (from September 2024)

St Martin's LEGO club continues to be an effective and encouraging ministry at reaching children and local families. We continue to see regular numbers of 10-15 children attending with their parents or grandparents. We have been able to connect with families who have come from the Craig Road estate as well as other areas of our parish, and also families who travel to us. Those attending are a mixture of children who are part of our church family and children who, to our knowledge, have very little contact with the gospel of Jesus. LEGO Club has also served to be another good continuing point of contact for families who have come to our outreach events at Christmas, or for children who attend our local primary schools.

Each week our time is spent playing with LEGO, doing 'show and tell' and then having a short talk from the Bible. At the end of 2024, we looked at the book of Acts and the book of Exodus where we have been able to share with the children and families the good news about the God who loves to rescue and forgives us through Jesus.

Thanks to Sean Wilson for his involvement in Lego Club from its beginning: he has recently had to step down from LEGO Club due to work changes. Thanks also to Dan Smith & Nathan Limbach for being great LEGO Club leaders. We are looking for more people to help this club run: please do pray for God to provide people to come and serve in this important ministry that reaches and serves families in our community.

Rev'd Lydia Taylor

Music

The music ministry has remained an important element of our services, leading the congregation in praise of the Lord. Our continuing mission is to provide inspiration and space in which to freely worship God through a variety of music - to facilitate this best, we have introduced a number of new songs that we feel are theologically and musically rich. We have also diversified our collection of 'all together' songs, using action songs as an

opportunity to engage everyone and use our whole bodies in worship. The team is currently made up of 17 volunteers, forming 3 bands serving on a regular basis. A highlight of the year was our annual carol service, in which many members of the congregation sang in the choir at a service that saw the church full to bursting. We'd like to take this opportunity to thank Seb Gooderson and Anna Sant for facilitating the ministry whilst we take a sabbatical following Louis' birth - as a church family, we appreciate your efforts in maintaining the wonderful work done each Sunday morning.

Toby & Kate Butt

'Creation: The Cosmic Temple' Seminar

St Martin's held a seminar entitled Creation: The Cosmic Temple in October 2024 led by Henk Alting with the assistance of James Taylor. In these seminars the aim is to help church members apply their faith to issues which are not so easily addressed in the regular teaching ministry. The seminar was attended by members of other churches and friends as well as people from St Martin's.

The aim in this seminar was to look again at the Genesis creation account, from the cultural background of the ancient Near East. We tried to avoid reading Genesis through the lens of our scientifically informed culture unknown in ancient times. The result is a vision that does not come so readily to us, which is to see creation as a Cosmic Temple. A temple is an earthly divine residence linked to the heavenly realm where people meet with their god, though the surrounding polytheistic gods was very different from the God of the Hebrews!

We went on to see our own role in creation through the lens of this cosmic temple. We finished with potential objections by noting that God can accommodate revelation to the understanding of ancient peoples. In doing so it might be easier to convey some eternal truths than it is through our own cultural assumptions.

Henk Alting

'Under the Sun' Seminar

I feel moved by the challenge of how, as God's holy people, we care for His world and in doing so, witness to the wider community. In November I gave a presentation titled Under The Sun, providing the basic facts of climate change and a biblical viewpoint on the environment informed by the work of Dave Gobbett, Lead Minister at Highfields Cardiff. I wanted to start by having a conversation with the St Martin's congregation to see what the appetite was for the topic. It was an encouraging turnout, and I would be interested to repeat this for those who couldn't make the first session, and hopefully inspire more people to take action.

Action at an individual level is down to people's own consciences, but in terms of a corporate response I'd like to understand the PCC's position on the idea of future activity that we own as a church. These could fall into two broad categories – firstly, I suspect the *Build to Bless* project may provide a number of opportunities to mitigate our impact on the environment. Secondly, there are likely to be actions that we could implement already, completely separate from the building project. If helpful I could run a bespoke session for PCC members to consider some of these and help inform the direction we might take as a church.

Seb Gooderson

Hall

This year we continued to rent the hall out, and now have three regular hirers: a Flamenco class on Thursday evenings and Sunday afternoons; The WI Heaton's Choir on alternate Saturday mornings and a Pilates class on Wednesday evenings. We have also had one-off rentals for birthday parties. Due to reduced administrator time, we have not been able to set up further regular bookings, though enquiries have been made.

Bethan Wilson and Gemma Gooderson

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 ChurchSuite 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 2024, we had 124 adults registered on ChurchSuite. We previously recorded 121 adults on ChurchSuite in 2023.

Bethan Wilson and Gemma Gooderson

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.

Our total income in 2024 was £392,936 as compared with £321,941 in 2023. Of this amount, the majority of income was donations with £170,140 donated to general funds; £192,791 donated to our *Build to Bless* project; and £11,334 donated to the Hardship Fund.

Our total expenditure in 2024 was £148,822, as compared to expenditure in 2023 of £148,872.

The surplus of income in excess of expenses in 2024 was £244,114 compared with £173,069 in 2023.

At 31 December 2024, total funds held were £605,437.

As in previous years, we have put aside 10% of our unrestricted donation income in 2024 to give to other charities and this has been transferred to the Mission Fund.

Out of the surplus in 2024, we have designated £95,000 for *Build to Bless* which, when added to the church funds previously designated *Build to Bless*, brings the total to £222,004. On 31st December 2024, the balance on the *Build to Bless* fund (which holds donations made specifically for this project) was £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* on 31st December 2024 was £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 and *Build to Bless*, the remaining funds, based on the 2025 budget, are sufficient to meet costs for five months.

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 13 May 25 and signed on their behalf by:



The Reverend William Rubie (P.C.C. Chair)
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 13 May 2025 and signed on their behalf by:



The Reverend William Rubie (P.C.C. Chair)
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 2024.

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: 14/5/25.....

Church of St Martin, Norris Bank

Statement of Financial Activities for the Year Ended 31 December 2024

	Note	Unrestricted £	Restricted £	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	<u>5,483</u>	<u>10,126</u>	<u>-</u>	<u>15,609</u>
Total income		<u>188,751</u>	<u>204,185</u>	<u>-</u>	<u>392,936</u>
Expenditure on:					
Charitable activities		(88,578)	(7,414)	(18,995)	(114,987)
Other expenditure	8	<u>(12,953)</u>	<u>(20,882)</u>	<u>-</u>	<u>(33,835)</u>
Total expenditure		<u>(101,531)</u>	<u>(28,296)</u>	<u>(18,995)</u>	<u>(148,822)</u>
Net income/(expenditure)		87,220	175,889	(18,995)	244,114
Gross transfers between funds		<u>(112,500)</u>	<u>-</u>	<u>112,500</u>	<u>-</u>
Net movement in funds		(25,280)	175,889	93,505	244,114
Reconciliation of funds					
Total funds brought forward		<u>87,760</u>	<u>111,109</u>	<u>162,454</u>	<u>361,323</u>
Total funds carried forward	18	<u>62,480</u>	<u>286,998</u>	<u>255,959</u>	<u>605,437</u>

The notes on pages 21 to 33 form an integral part of these financial statements.

Church of St Martin, Norris Bank

Statement of Financial Activities for the Year Ended 31 December 2024 (continued)

Prior Year Statement of Financial Activities

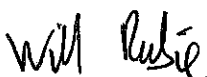
	Note	Unrestricted funds £	Restricted funds £	Designated funds £	Total 2023 £
Income and Endowments from:					
Donations and legacies		174,244	130,731	-	304,975
Charitable activities		11,153	-	-	11,153
Other trading activities		3,282	-	-	3,282
Investment income	5	<u>2,489</u>	<u>42</u>	<u>-</u>	<u>2,531</u>
Total income		<u>191,168</u>	<u>130,773</u>	<u>-</u>	<u>321,941</u>
Expenditure on:					
Charitable activities		(64,067)	(1,424)	(36,723)	(102,214)
Other expenditure	8	<u>(11,907)</u>	<u>(25,584)</u>	<u>(9,167)</u>	<u>(46,658)</u>
Total expenditure		<u>(75,974)</u>	<u>(27,008)</u>	<u>(45,890)</u>	<u>(148,872)</u>
Net income/(expenditure)		115,194	103,765	(45,890)	173,069
Gross transfers between funds		<u>(58,405)</u>	<u>-</u>	<u>58,405</u>	<u>-</u>
Net movement in funds		56,789	103,765	12,515	173,069
Reconciliation of funds					
Total funds brought forward		<u>30,971</u>	<u>7,344</u>	<u>149,939</u>	<u>188,254</u>
Total funds carried forward	18	<u><u>87,760</u></u>	<u><u>111,109</u></u>	<u><u>162,454</u></u>	<u><u>361,323</u></u>

The notes on pages 21 to 33 form an integral part of these financial statements.

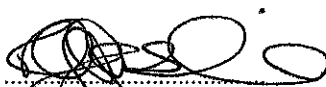
Church of St Martin, Norris Bank
(Registration number: 1196002)
Balance Sheet as at 31 December 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	12	5,088	6,253
Current assets			
Debtors	13	36,684	75,955
Cash at bank and in hand	14	<u>568,437</u>	<u>305,334</u>
		605,121	381,289
Creditors: Amounts falling due within one year	15	<u>(4,772)</u>	<u>(26,219)</u>
Net current assets		<u>600,349</u>	<u>355,070</u>
Net assets		<u>605,437</u>	<u>361,323</u>
Funds of the charity:			
Restricted		<u>286,998</u>	<u>111,109</u>
Unrestricted income funds			
Designated funds		255,959	162,454
General funds		<u>62,480</u>	<u>87,760</u>
Total unrestricted		<u>318,439</u>	<u>250,214</u>
Total funds	18	<u>605,437</u>	<u>361,323</u>

The financial statements on pages 18 to 33 were approved by the trustees, and authorised for issue on 13 May 25 and signed on their behalf by:



 Rev Will Rubie
 Minister



 Ruth Gaskins
 Treasurer

Church of St Martin, Norris Bank

Notes to the Financial Statements for the Year Ended 31 December 2024

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.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Gifts in kind

Gifts in kind are recognised in different ways dependent on how they are used by the charity:

- (i) Those donated for resale produce income when they are sold. They are valued at the amount actually realised.
- (ii) Those donated for onward transmission to beneficiaries are included in the Statement of Financial Activities as incoming resources and resources expended when they are distributed. They are valued at the amount the charity would have had to pay to acquire them.
- (iii) Those donated for use by the charity itself are included when receivable. They are valued at the amount the charity would have had to pay to acquire them.

Church of St Martin, Norris Bank

Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

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.

Church of St Martin, Norris Bank

Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

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.

Church of St Martin, Norris Bank

Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

2 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
Donations and legacies;				
Donations from individuals	138,270	173,566	311,836	260,866
Gift aid reclaimed	31,870	20,493	52,363	42,199
Grants, including capital grants;				
Grants from other charities	-	-	-	330
Gifts in kind	-	-	-	1,580
	170,140	194,059	364,199	304,975

Many volunteers freely give their time in serving the church and enabling the church to carry out its charitable objectives, the value of which is unquantifiable. Gifts in kind including refreshments and food for Sunday services, regular weekly meetings as well as for community events are also freely given. The value of these gifts are unquantifiable.

3 Income from charitable activities

	Unrestricted funds General £	Total 2024 £	Total 2023 £
Church services	2,426	2,426	2,064
Little Lights	1,765	1,765	1,867
Weekend away	5,867	5,867	6,579
Holiday club	-	-	643
	10,058	10,058	11,153

4 Income from other trading activities

	Unrestricted funds General £	Total funds £	Total 2023 £
Events income;			
Other events income	-	-	387
Property rental income	3,070	3,070	2,895
	3,070	3,070	3,282

Church of St Martin, Norris Bank

Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

5 Investment income

	Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
Interest receivable and similar income;				
Interest receivable on bank deposits	2,751	9,750	12,501	2,531
Other interest receivable	2,732	376	3,108	-
	<u>5,483</u>	<u>10,126</u>	<u>15,609</u>	<u>2,531</u>

6 Staff costs

The aggregate payroll costs were as follows:

	2024 £	2023 £
Staff costs during the year were:		
Wages and salaries	34,868	43,416
Social security costs	(87)	-
Pension costs	3,243	3,039
Other staff costs	1,143	1,029
	<u>39,167</u>	<u>47,484</u>

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

	2024 No	2023 No
Administrative staff	3	1
Ministry staff	1	2
	<u>4</u>	<u>3</u>

4 (2023 - 3) of the above employees participated in the Defined Contribution Pension Schemes.

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

Church of St Martin, Norris Bank

Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

7 Expenditure on charitable activities

		Unrestricted funds		Restricted funds	Total
	Note	Designated	General	funds	2024
		£	£	£	£
Church services		-	10,523	-	10,523
Hub		-	-	-	-
Little Lights		-	850	-	850
Weekend away		-	8,883	-	8,883
Holiday club		-	-	-	-
CAP		-	600	-	600
Hardship fund		-	-	7,354	7,354
Mission fund		18,995	-	-	18,995
Depreciation, amortisation and other similar costs		-	2,789	-	2,789
Staff costs		-	26,214	-	26,214
Allocated support costs		-	35,544	60	35,604
Governance costs		-	3,175	-	3,175
		<u>18,995</u>	<u>88,578</u>	<u>7,414</u>	<u>114,987</u>
					Total
					2023
					£
Church services					14,086
Hub					27
Little Lights					316
Weekend away					10,178
Holiday club					565
CAP					600
Hardship fund					-
Mission fund					2,175
Depreciation, amortisation and other similar costs					3,462
Staff costs					35,577
Allocated support costs					34,662
Governance costs					566
					<u>102,214</u>

Church of St Martin, Norris Bank

Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

8 Other expenditure

	Unrestricted		Total	Total
	General	Restricted	2024	2023
	£	£	£	£
Staff costs	12,953	-	12,953	11,907
Build to Bless	-	20,882	20,882	25,584
Roof	-	-	-	9,167
	<u>12,953</u>	<u>20,882</u>	<u>33,835</u>	<u>46,658</u>

9 Analysis of governance and support costs

Governance costs

	Unrestricted funds General	Total	Total
	£	2024 £	2023 £
Independent examiner fees			
Examination of the financial statements	541	541	530
Other governance costs	<u>2,634</u>	<u>2,634</u>	<u>36</u>
	<u>3,175</u>	<u>3,175</u>	<u>566</u>

Church of St Martin, Norris Bank

Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

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 £1,672 (2023: £2,418) 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.

A gift was provided to T Butt, the husband of K Butt, a member of the PCC, for his work in respect of the Christmas carol service. This gift was subject to the necessary authorisations in accordance with the 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 13 (2023: 9) trustees received reimbursement for costs paid on behalf of the church. The total of these costs for the year was £4,731 (2023: £3,757).

During 2023 and 2024, 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, A Sant was employed by the Church of St Martin to provide administrative services on a temporary basis. 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.

Church of St Martin, Norris Bank

Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

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 2024	3,335	10,045	13,380
Additions	-	1,624	1,624
At 31 December 2024	<u>3,335</u>	<u>11,669</u>	<u>15,004</u>
Depreciation			
At 1 January 2024	758	6,368	7,126
Charge for the year	334	2,456	2,790
At 31 December 2024	<u>1,092</u>	<u>8,824</u>	<u>9,916</u>
Net book value			
At 31 December 2024	<u>2,243</u>	<u>2,845</u>	<u>5,088</u>
At 31 December 2023	<u>2,577</u>	<u>3,677</u>	<u>6,254</u>

13 Debtors

	2024 £	2023 £
Trade debtors	11,600	107
Prepayments	2,308	689
Other debtors	658	69
Gift aid receivable	20,077	75,090
PAYE/National Insurance	<u>2,041</u>	<u>-</u>
	<u>36,684</u>	<u>75,955</u>

14 Cash and cash equivalents

	2024 £	2023 £
Cash on hand	436	298
Cash at bank	<u>568,001</u>	<u>305,036</u>
	<u>568,437</u>	<u>305,334</u>

Church of St Martin, Norris Bank

Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

15 Creditors: amounts falling due within one year

	2024 £	2023 £
Other creditors	326	417
Trade creditors and accruals	4,446	25,802
	<u>4,772</u>	<u>26,219</u>

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 £3,244 (2023 - £3,039).

17 Commitments

Capital commitments

The charity has undertaken repairs to the roof. The majority of this repair work had been completed by 31 December 2023 and funds sufficient to complete the works were transferred into the capital fund by 31 December 2023. Works to the roof were completed in 2024.

The total amount contracted for but not provided in the financial statements was £Nil (2023 - £Nil).

Church of St Martin, Norris Bank

Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

18 Funds

	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
<i>Unrestricted designated funds</i>					
Mission Fund	35,450	-	(18,995)	17,500	33,955
Build to Bless Fund	127,004	-	-	95,000	222,004
Designated funds	162,454	-	(18,995)	112,500	255,959
Total unrestricted	250,214	188,751	(120,526)	-	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	361,323	392,936	(148,822)	-	605,437

Church of St Martin, Norris Bank

Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

	Balance at 1 January 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 December 2023 £
Unrestricted					
General	30,971	191,168	(75,974)	(58,405)	87,760
Unrestricted designated funds					
Capital Fund	17,171	-	(9,167)	(8,004)	-
Development Fund	113,093	-	(34,548)	(78,545)	-
Mission Fund	19,675	-	(2,175)	17,950	35,450
Build to Bless Fund	-	-	-	127,004	127,004
Designated	149,939	-	(45,890)	58,405	162,454
Total unrestricted	180,910	191,168	(121,864)	-	250,214
Restricted Funds					
Restricted Fund	747	958	(1,379)	-	326
Build to Bless	5,297	128,715	(25,629)	-	108,383
Hardship Fund	1,300	1,100	-	-	2,400
Total Restricted Funds	7,344	130,773	(27,008)	-	111,109
Total funds	188,254	321,941	(148,872)	-	361,323

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 during 2022 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 2024, donations were received for childrens work. In 2023, during community events and services, donations were collected to be passed on to other charities. These include the poppy collection paid to the British Legion and donations for the Wellspring which were given during Christmas events and the jubilee fair. Donations for the library are also included in this fund.

At 31 December 2024, the balance held in the Restricted Fund comprised £386 (2023: £326) being donations for children's ministry of £60 in 2024 and £250 plus gift aid in 2023 and £12 given for the St Martin's library.

Church of St Martin, Norris Bank

Notes to the Financial Statements for the Year Ended 31 December 2024 (continued)

19 Analysis of net assets between funds

	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	<u>62,480</u>	<u>255,959</u>	<u>286,998</u>	<u>605,437</u>

	Unrestricted funds		Restricted funds	Total funds at 31 December 2023
	General	Designated		
	£	£	£	£
Tangible fixed assets	6,253	-	-	6,253
Current assets	93,062	162,454	125,773	381,289
Current liabilities	(11,555)	-	(14,664)	(26,219)
Total net assets	<u>87,760</u>	<u>162,454</u>	<u>111,109</u>	<u>361,323</u>