

THE PARISH OF ST MARTIN WITH ST PETER

In the Worcester Deanery of the Diocese of Worcester

Worcester South East Team Ministry

**ANNUAL REPORT
&
FINANCIAL STATEMENTS**

of the

PAROCHIAL CHURCH COUNCIL

For the year ended 31st December 2025

Incumbent: Revd Peter Hart
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 WR5 2EA

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Independent Sally Bishop FCA
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 Chartered Accountants
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Registered Charity No: 1128519
Parish National Church Code: 420642141

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The Parochial Church Council of St Martin with St Peter

Annual Report for the year ending December 31st 2025

The PCC presents its annual report and the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS 102) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011, the Charities Act 2022 and 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 published in October 2019.

Reference and Administration details

The Parochial Church Council of the Ecclesiastical Parish of St Martin with St Peter, Worcester (also known as St Martin with St Peter PCC, Worcester), St Martins Church, Parish Office, London Road, Worcester, WR5 2ED is registered with the Charity Commissioners (number 1128519).

Current PCC members (until 2025 Annual Parochial Church Meeting)

Ex officio:

Chair:	Rector	Revd Peter Hart
Other Clergy:	Assistant Curate	Revd Richard Wood (from July 2023) Revd Mike Bunclark (from September 2023)
Churchwardens:	Re-elected May 2025	Angela Dale (first admission from July 2024) Vacancy
Representatives on the Deanery Synod:	Elected by APCM To 2026 APCM	Anthony Glossop (until July 2025) Shirley Scott Junia Willson (from May 2025)

Elected Officers and Representatives of the PCC

Deputy Churchwardens:	Elected April 2024 Elected May 2025	Barbara Richards Marian Field
Lay Vice Chair		Angela Dale*
Secretary		Nick Harrison **
Hon. Treasurer		Cairen Stedman *
Hon. Deputy Treasurer		Bill Simpson
Planned Giving Recorder		Paul Stedman *
Safeguarding Officer		Paul Stedman*
Independent Examiner		Sally Bishop
Electoral Roll Officer		Julia Glossop

Elected Members (with varying terms of office)

David Scott (to APCM 2026)	Marian Field (to APCM 2027) Barbara Richards (to APCM 2027) Sarah Burgess (to APCM 2027 – <i>resigned December 2025</i>)	Robin Walker (to APCM 2028)
Bill Simpson *** (<i>resigned June 2025</i>)		

**Trustees to whom responsibility has been delegated for the reporting of serious safeguarding and other incidents to the Charity Commission.*

*** Appointed Officer not PCC Member*

**** Co-opted members*

Structure, Governance and Management

The PCC is a corporate body established by the Church of England and operates under the Parochial Church Council Powers Measure in providing facilities for worship and religious observance for the people of Worcester and environs.

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.

Objectives and Activities for the Public Benefit

The object of the charity is promoting in the ecclesiastical parish the whole mission of the Church. The PCC confirms that in planning the activities for the year, they kept in mind the Charity Commission's guidance on public benefit at their trustee meetings.

The PCC carries out its activities via a number of committees and working parties, using a mixture of PCC members and co-opted members. It has a Standing Committee to undertake any urgent PCC business between PCC meetings, and to prepare agendas for the PCC meetings.

Other committees are:

- Children and Families (Chair: The Rector)
- Community Care (Chair: Isobel Maher)
- Concerts (Chair: Shirley Scott)
- Finance & Management (Chair: Anthony Glossop until July 2025, then the Rector)
- Missionary (Chair: Elizabeth Yarker)
- Social (Chair: Alison Fraser)

Alongside the PCC, St Martin's has a Leadership Team (see below), as part of its governance and members of this team are also St Martins representatives on the Team Council.

Leadership Team

Chair:	Rector	Revd Peter Hart
Members:	Assistant Curate	Revd Mike Bunclark
	Assistant Curate	Revd Richard Wood
	Churchwarden	Angela Dale
	Treasurer	Cairen Stedman
	Children & Families Minister	Debra Hill

Rector's Report

2025 was designated a Year of Prayer and Mission, and the prayer life of the parish certainly increased and branched out during the past twelve months. There is a baseline of prayer across the Team: Morning Prayer, Monday to Friday, and Compline at 8.30pm on weeknights, as well as monthly prayers for peace and justice. To that we added a prayer walk during Lent, with a view to visiting every street in the parish and praying specifically for everybody who lived and worked there. It took longer than the six weeks of Lent – six months to be precise! We have a very large parish, covering a wide and diverse area. We posted a flyer through every door telling people what we were doing, and we stood and prayed at regular intervals as we progressed from house to house. The weather was favourable, just one day of light rain. We were able to talk to people in the street and on their doorsteps about what we were doing, and people were extremely grateful, some asked for specific prayer and others joined in with our prayer intentions. That depth and consistency of prayer, I believe, made a difference to the year, and it has helped us grow. Through the winter months, we stayed in the Church to pray, while I went out around the parish visiting specific people, who were being prayed for faithfully by those in the Church, thereby linking parish prayer with pastoral care. This will continue to be developed through 2026.

All that prayer definitely made an impact on parish life. Debra's work with children and families has flourished, Richard and Mike have been able to grow in their ministry as they have been involved with different projects and activities across the Team. The Church is used for a broad range of training and planning meetings, not just by the Team, but by the Diocese as well. Those activities that we run – PopIns on a Thursday morning, community lunches and afternoon teas, workshops for children and families around the major festivals, school visits for learning and music – all bring people into the building. During school visits, parents frequently comment that they have walked past the Church for many years but not ventured inside. Now they do, and they are always impressed, not just by the scale of the building, but by its warmth and its welcoming feel. This is something we can build on through this year, rooted as it can be in our prayer.

One major change came to the Team last year, with the retirement of Revd Rob Farmer at Easter. He had been part of the Team for seven years, and contributed a great deal to its development, particularly in the last few years at Ronkswood. He is sorely missed, but the groundwork that he has laid is being built on by Richard, as he has been given specific responsibility for ministry and mission at both Ronkswood, being licensed as Curate in Charge of Warndon St Nicholas, as well as his role in the Team as Curate. This is a recognition by the diocese that Richard has skills which can be used straightaway, and it comes at a good time for the Team, as he can work closely with Debra to develop children and youth work across both parishes. Mike is focussing on areas of pastoral care such as respite and home support, which will be developed this year as a Team response to those who are caring for spouse, parents, or neighbours from among our congregations. Mike, with his many years of experience within both the Team and the Deanery, will be part of the group which shall get to work this year.

Debra's work is detailed in her own report, but I need to add my appreciation of all she does. She is a person of prayer and of thought, who plans ahead and is always looking to draw new volunteers into the work she does. She has successfully trained as an Authorised Lay Minister in Children and Families Ministry, and this process of learning and reflection has helped sharpen her focus. She is active across the Team, and this year brings the excitement of iSingPOP at Red Hill (CE) Primary School, a Christian music and dance initiative for schools, which she will be following up with iSingPOP-style worship at St Martin's through this year. This is a major missional opportunity, and we must support her and her team in all their work.

There were specific moments in 2025 when the Church was really buzzing. These were the workshops for Easter, Harvest and Christmas, when children and their parents (and some grandparents too) filled the Church, making decorations, cards, garlands, and, at harvest time, a massive scarecrow. These workshops were planned and led by Dr Beverley Hart & Angela Dale, with input from Debra, Barbara Richards, and many others. Cakes were made and consumed, the Church was decorated for each season and good relationships were built. Each workshop is directly related to Sunday services, and invitations are given to bring those families to worship with us. They have become a major part of our outreach, and are worth attending. Other social activities through the year include the Pancake Party, a whist drive and the Barn Dance, as well as the very successful Autumn Fair, which in 2025, raised more money than ever for the parish. There is a huge team of volunteers who make all these events such a success, and I am extremely grateful to everyone who shares in all these activities.

Special mention must be made of those who keep the Church working: Rebecca, our Team Administrator, Angela, our Churchwarden, Barbara & Marion our Deputy Wardens, Nick Harrison our PCC secretary, Dr Beverley Hart, our magazine editor and producer of *Churchmouse*, John Swindells our Director of Music, Cairen our Treasurer,

and Paul our Safeguarding Officer. To all those who welcome, who arrange flowers, who serve tea and coffee (and sometimes wine and cake), who read or lead the intercessions during our worship, I am extremely grateful. To this group of stalwarts needs to be added Dave Hall and Malcolm McMurray, who do a lot of the hands-on mending and fixing things, as well as supervising other professionals who are involved in the maintenance of the building. With the completion of the servery and new kitchen at the west end of the Church, our *Widening our Welcome* project came to a successful completion, and I am extremely grateful to everyone who made those different building projects complete. Central to all these projects was Anthony Glossop, who finessed the projects, drove the fundraising and encouraged the work as it proceeded. His death has touched us all greatly, and we miss his wisdom and his calm perseverance. Our prayers continue for Julia and all the family and friends. 2026 comes with new ideas, new projects and a new slogan: 'Year of Prayer and Growth'. We have much we can build on, and we have God the Holy Spirit within us, giving us ideas and energy. May we harness that energy and work through our ideas, to see God's kingdom come amongst us and to see our congregations grow.

Fr Peter, Team Rector

Churchwarden's Report (Including Church Fabric, Goods and Ornaments)

Another busy year where we have continued to strive to make St Martin's a place that welcomes existing and new members. Our latest tool being the Welcome Pack. All new people through the door are given a Welcome Pack, which explains all the strands of our activities, and ensures people take away something to refer to. They have also been used on our weekly prayer walks, where it is obvious that there are new residents, or when we have stopped to chat with people. We are grateful to Judith, Avril, and John for joining the welcome team, and building on the positive experience for people coming into Church.

The Fabric of the Church has greatly improved this year with the final stage to the WOW project realising not only a new servery, but also a refurbished kitchen. Whilst we had a few hiccups with the servery surface, with a lot of patience, the result is a high performing, practical, and visually impressive area. This final stage was 100% externally funded, for which we are grateful.

Our insurers, Ecclesiastical, paid a very lengthy site visit, which resulted in a number of required actions, which have all been undertaken, and a number of advisory recommendations.

The west end flat roofs have been repaired, the leaks stopped, and the ceilings have been redecorated. This was made possible largely by money from the Diocesan Minor Repair Grant.

During the summer months, work was undertaken to repair and replace leaking heating pipes in the boiler room, which makes our system safer and more efficient, albeit an old system, which may be vulnerable to more work being needed.

We were successful in recruiting a new permanent cleaner, Gideon, to work across both the Church and Parish Centre, allowing us some consistency and flexibility.

The new hedging around the war memorial is now quite established, and survived a very dry summer. There are plans to remove shrubs on the south side of the Church, by the two benches, as they are quite invasive and we need to reduce the risk of damage to the structure of the Church. In place of these, they will be replaced by colourful, pollinator-friendly plants to attract bees and butterflies, while also creating a vibrant and welcoming garden space. These will be purchased, along with other items and work, using the funds donated in memory of Anthony Glossop, all of which will reflect causes he cared about.

At the end of the year we experienced significant problems with our electrics, plunging Church into darkness and particular parts of the Church electrics being unusable. The cause of the problem has been identified and isolated.

My thanks must go to Dave Hall who led the work on the servery and kitchen, continued to consult with trades and/or sort maintenance problems out in Church, despite knee replacements. Also a big thank you to Malcolm McMurray who tirelessly deals with so much at the Parish Centre, which is less visible for most of us, but also picking up tasks in Church too. Malcolm is stepping down at the end of March 2026 and we are looking into different ways of how deal with all his work in future.

Finally, thanks go to Marian and Barbara for their support during the year and for all your continued encouragement which I sincerely appreciate.

Angela Dale, Churchwarden

The Parochial Church Council of St Martin with St Peter
PCC Decisions 2025

14 JANUARY	Junia Willson will be on placement until Easter in preparation for her ordination discernment. It was agreed that during this she will be approved to administer the chalice at eucharist. Agreed that the report from Nicholson & Co. Ltd regarding the state of the organ will be presented to Fin and Man to consider the costs. Agreed Alms money would be distributed evenly across 10 charities. Agreed that the grant from the Mary Hill trust will be used for the servery. Agreed APCM will be on 27 April after Sunday Service.
11 FEBRUARY	Agreed that Fr Peter will make the final decision on where the Alms money is distributed this year, with reference to previous years' recipients. Agreed to renew current licences for music in Church, with the exception of live streaming. We can still record and forward.
11 MARCH	Agreed to adopt the Bullying and Harassment Policy and that it should be displayed in Church. Agreed that Winter Time closing will continue through the year with the Church closing at 3pm. Agreed to redistribute Alms money for the two organisations that had not responded to Cairen's emails. Agreed new date for APCM to be 4th May with PCC meeting on 8th April.
8 APRIL	Agreed that following reports from two specialists that a repair to the organ's high pressure regulator would be the priority. However, given the cost and state of finances, work could not begin until grant money to fund it had been secured. Agreed that the APCM report is adopted.
10 JUNE	Agreed that the Lent prayer walks will now become a regular weekly activity on Tuesday afternoons, with the aim to cover the whole Parish. Agreed that a letter of thanks is sent to Bill Simpson who has decided to step down from membership of the PCC. Agreed that following an incident at Evensong, the lower door entrance (by the office) should not be used for congregation to come into Church.
8 JULY	MEETING CANCELLED

9 SEPTEMBER	Agreed that due to an increase in anti-social behaviour and safety of clergy, staff and volunteers, one existing CCTV camera will be updated and two new ones installed. One to cover the back of Church on Victoria Avenue, and the other onto the main carpark. Agreed new team facebook page will be set up. Debra and Angela to look at design. Agreed in principle for Debra to have a prepaid debit card for small expenses, but Cairen to try and source an appropriate service for this. Agreed that future reports for PCC are submitted to the Secretary in time for them to be circulated seven days in advance of meetings. Agreed that a letter of thanks is sent to the family when donations at funeral services are for St Martin's.
14 OCTOBER	Agreed that Debra could assist with administering communion. Agreed in principle that Debra Hill, Junia Willson and Sophie Kelleher could undergo ALM training with Angela asked to report back to Peter on a couple of issues before it is finalised with the Diocese, and that Safer Recruitment practice is followed. Agreed that Nick would become a signatory for Church Bank Accounts as Garth is stepping down. Agreed that events needed to be booked into the Church calendar asap to avoid clashes.
11 NOVEMBER	Agreed, via Fin and Man, that there would be a 7% increase in hire charges for both Church and the Parish Centre. Donations from Coffee Concerts would be 10% for St Martin's [in addition to the money raised from the sale of refreshments] and 90% for the designated charity. Agreed that all monies collected for sale of goods, eg the magazine and donations made should be kept in Church until banked [not taken home]. Agreed the next APCM will be on 19 April 2026.

Church Statistics

	2025	2024	2023	2022	2021
Number on the electoral roll (31 December)	86	112	115	120	116
Average attendance at Sunday services (adults/children)	73/5	74/5	60/5	62/5	[1]
Total attending services on Easter eve/day	127	143	125	140	69
Total attending services on Christmas Eve/Day	289	255	130	101	164
Total “worshipping community”	108	100	96	119	101
<i>Safeguarding</i>					
Persons registered as working with children	12	8	11	9	12
Persons registered as working with vulnerable adults	10	8	11	8	8
Safeguarding Dashboard Audit compliance	82	64%	82%	70%	66%
Number of weddings/blessings at St Martin’s	1	1	2	6	3
Number of baptisms	5	12	10	9	9
Number of Church funerals/burial of ashes/crem. funerals	10	9	18	6	19
Planned Giving (including PG gift aid)	£90,146	£86,247	£95,308	£98,447	£96,840
No. of Planned Givers (S.O.’s and envelopes)	60	57	70	85	85
Average giving per planned giver	£1,052	£1,513	£1,362	£1,158	£1,139
Parish Share (to Diocese)	£80,000	£80,000	£107,989	£105,914	£105,914
Total expenditure	£224,369	£229,925	£209,378	£223,709	£228,537
Surplus / (Deficit)	(£11,794)	(£12,802)	£4,234	(£9,579)	£52,151
Current Assets less Liabilities (liquid assets)	£212,209	£224,003	£236,804	£232,571	£242,149
Total funds c/f	£410,562	£430,567	£438,742	£417,028	£451,389

Safeguarding

The Parochial Church Council and the incumbent have a duty of care to ensure the protection of the vulnerable in their Church community. The incumbent and the PCC have implemented The House of Bishops' Safeguarding Policy 'Promoting a Safer Church', and we are compliant with our duty under section 5 of the Safeguarding and Clergy Discipline Measure 2016 (duty to have due regard to House of Bishops' guidance on safeguarding children and vulnerable adults).

The PCC agenda includes a standing item for a Safeguarding Report, and the PCC regularly reviews all our safeguarding policies, procedures and guidance. It also regularly considers, and acts, upon action plans generated by the Safeguard Dashboard.

Our compliance with all safeguarding requirements is monitored by use of the online Safeguarding Dashboard. The Dashboard generates an Action Plan for the PCC to consider and identifies specific actions that need to be addressed to achieve greater compliance. During 2025, the measures on the dashboard were 'tightened' with the consequence that, at the end of 2025, we were 80% compliant (82% in 2023 & 65% in 2024). All activity leaders have been advised that we need to focus on Risk Assessments, Safer Recruitment and Safer Environment.

There are currently five activities involving children: Junior Church, Forest Church, Kids Club, Light Club and Mainly Music. Light Club finished in its current form at the end of 2025, so our youth provision is currently under review. We also have two activities involving adults: Pastoral Visiting and Community Care lunches.

All appointees to roles which include Regulated Activities must be appointed in accordance with the 'Safer Recruitment & People Management' process. This goes beyond simply obtaining DBS accreditation, because people who have abused, or could abuse, may not have a criminal record.

There was a national incident during 2025, as outlined below, which impacted on us and required notification to the Charity Commission and the Information Commissions Office. There were no safeguarding incidents or agreements in 2025 that originated within our Parish.

I was informed in August 2025 that the organisation the Diocesan Safeguarding Team uses for carrying out DBS checks Access Personal Checking Services Ltd (APCS) was the victim of a cyber-attack, and that several individuals who had undertaken a DBS in 2025 had been victims of the attack. Under the guidance of The Diocesan Safeguarding Team all individuals affected in our Parish were contacted, support offered and control measures put in place to reduce any risk of identity theft.

During 2025 a total of 17 DBS checks were undertaken, two of those at a basic level for those individuals to undertake outreach work (reading to a blind resident) at a local care home. We currently have 24 people with Disclosure & Barring Service checks (DBS) including clergy. During 2025 we had no one withdrawing from safeguarding roles.

The Safeguarding Learning and Development Framework sets out the levels of learning required according to the roles and responsibilities of all those engaged with safeguarding or regulated activities. Dependent on their safeguarding role, this may include *Basic Awareness, Foundation, Leadership, Safer Recruitment & People Management, and Domestic Abuse Training*. All those in St Martin's who are involved with safeguarding activities have received training in almost all relevant areas.

2025 has been my first year in the post of Parish Safeguarding Officer (PSO) and I would like to thank all of you who have supported me in this new role, and I would like to personally thank Malcom McMurray, who I have taken over from, for all his hard work over the previous years.

Paul Stedman Parish Safeguarding Officer

Wednesday Bible Study Group

A faithful and participatory group of people assemble each Wednesday morning at 11.15am to read and discuss the forthcoming Sunday's Bible passages. This is a lively debate, as we try to get to the bottom of what is going on in the texts, and what God is teaching us through them. Everyone is welcome, and it is a good setting in which to look at different ways of reading the Bible.

Fr Peter, Rector

Prayer Groups

Prayers for Peace and Justice: Saturdays at 4pm on Zoom

This is a special Group that Elizabeth Yarker and Margaret Benson began, with Tina and Ken Alvin, and several others. Unfortunately we are down to three now, but still believe the need to be part of a wider Church group who meet on Zoom. We are not the only group in Worcester.

During 2025 we have met at 4pm consistently, with only Christmas, and illness stopping our prayer time. It's an enjoyable gathering with one person leading our prayers with either a psalm or an urgent request through Open doors, CARE, or people from Ukraine, or Tear Fund. The Church Times often brings a country to mind, or we read letters from Denys who attends Whittington Church, relaying his experiences getting away from Ukraine. We always wish others would join us, there is such a need.

Daily Compline: Monday-Friday at 8.30pm

We also meet on Zoom for Compline, a liturgical service, mainly hosted by the Bunclarks, but five of us join in before bedtime. It's very comforting to ask for God's presence to keep us safe under the shadow of His wings whilst we sleep. We give thanks for the day, and give God our concerns for the world, using the Diocesan Prayer Diary.

Weekly Prayer group: Tuesdays at 2pm

We pray for the Church and the community – a very special time. This group was formed following our weekly pray walks during Lent. These proved to be a very good way of reaching out to our Parish and we didn't want to lose the momentum or the wonderful response we had. So after a short break we continued with weekly walks, which enabled us to cover the whole Parish. In the colder months we met weekly in Church and discussed areas and people to focus our prayers on while Father Peter went to visit individuals who might benefit from knowing they were being prayed for. During our prayer sessions we ask God for his love, guidance, and wisdom for the week ahead, for the clergy, as well as praying for areas of the Parish and people who are ill, or have concerns. Come and be part of this very special ministry.

Joan Hazzard

Missionary Committee

In 2025, we were able to send £1650 to our usual charities, including £500 to our Partners-in-Mission, the project improving conditions and educational opportunities for the isolated tea-pickers in Sri Lanka run by the Diocese of Colombo. £300 was sent to Embrace the Middle East for their Health projects in all their countries. Our Lent Appeal for the Bible Society raised £500, supporting translation into minority languages, and teaching reading. Our other usual charities got smaller amounts. The Advent Appeal for YMCA was a tribute to Anthony Glossop who supported this charity among others.

The fundraising was generally down a bit this year, so we shall not be able to give quite as much this year. We thank all our generous donors particularly those who come to 'Open Church'.

Elizabeth Yarker, Chair

Community Care Committee

Our weekly coffee morning, PopIns, continues on Thursday mornings from 10-11am, with a happy group of friendly people. Come in, you'll find a warm welcome. Our Lunch Party was held in February and we gave a Tea Party in July. Our guests enjoy these events, meeting their friends, and there is so much chatter and laughter. The Harvest Gifts were distributed to Maggs, the Food Bank, and three small hostels. We ran a successful refreshment stall at the Autumn Fair, serving coffee and cakes, followed by homemade soup, rolls and cheese. This year we distributed 25 Poinsettias to bereaved people, the elderly and housebound friends. We sent cards to bereaved families who live away from Worcester. People are very grateful that they are being remembered. We continue to visit when needed, deliver flowers to cheer, and bring people to Church on Sundays.

Isobel Maher, Chair

Children & Families Committee

The Children and Families Committee met eight times during 2025, to receive reports and plans from the numerous children's activities in the parish, and to plan specific events for the year. Debra always presents her report, then there is a discussion on *The Churchmouse*, Junior Church, Mainly Music, Forest Church and the Family Choir. Those who have governor responsibilities in local schools also bring reports to the committee. The events planned include the Easter, Harvest and Christmas workshops, the children and family activities through the summer holidays, the Barn Dance, involvement in the games at the Pancake Party, involvement in the Autumn Fair and in the Crib Service. The committee supports Debra in her work, and Rosie Venner and others as they deliver Junior Church and Forest Church. A report is then shared with the PCC, and more widely through the Parish Magazine.

Revd Peter Hart, Chair

Children & Families Minister's Report

St Martin's Church

We often see new faces at Mainly Music. There have been some great relationships built, and as a result we have had a few infant baptisms, and one wedding at another venue, with the request of our Curate to take it, and another wedding at the Church because "*they feel part of the Church family*". The whole team went on a training day, which helped us move forward.

The 'Kids Club' started well. However, in September, a dance afterschool club clashed with the same night, and we lost most of the children, as a result we ended Kids Club, knowing we have something else coming up.

A 'My Worshipping Journey' booklet was produced, and is given to children, along with colour pencils, so that children can follow along with the main service, and take part.

Pastoral support: I have met some mums that have needed extra support, or who are exploring their faith. I have also been supporting the ministry through messages and social media. There are many relationships being built.

A youth group was set up - 'Light Club' named by the young people themselves. A volunteer for the club was a mother from Mainly Music. The club is still small, but we are looking to expand.

I completed the ALM 'Children and Youth Ministry' training, alongside a volunteer within the Church.

Through the summer holidays, I ran a Board Game café, which brought in new faces.

St Philip & St James' Church

I have become a regular face at Whittington Primary School. I undertake fortnightly assemblies and have led the workshops at St Philip and St James' Church. I have developed a fantastic relationship with staff and pupils alike. During the summer I ran a 'Story with the classics', we engaged with new families that integrated into Forest Church.

St Mark's Church

We ran a Christmas workshop at St Mark's, with children from Cherry Orchard Primary School. Through the summer I ran a board game café; local families came to the Church.

Holy Trinity & St Matthew's Church

The iSingPOP after school club went well, until the new year in September, then the school only allowed KS1 to apply, and the uptake was minimal.

There was a change of spiritual leadership at the Church, so we have been planning upcoming events.

Throughout the summer, I organised an organisation called Lightbox to do some outreach outside of the Ronkswood Hub, alongside the police, and NHS, and we engaged with many youths and families as a result.

A 'My Worshipping Journey' booklet was produced, and is given to children, along with colour pencils, so that children can follow along with the main service and take part.

St Barnabas

A new worshipping community was launched, from an iSingPOP main event. It started well, and we engaged with many families.

Debra Hill, Children and Families Minister

Forest Church

Last year, Forest Church ran monthly on 10 occasions (excepting January and August) hosted in Whittington Churchyard. Numbers ranged from 4 children to 16 children and involved at least 9 families throughout the year connected to the SE Team Churches. The programme for the year cycled around the same seasonal themes as the previous year, with activity adjustments, and always included brief times of prayer, a Bible reading, and creative worship tied into the liturgical calendar. Seasonal craft and nature-based activities engaged children in several ways with their environment.

The aim to run a limited number of off-site visits was very successful, with a May Bluebell walk in Perry Wood and July Beach trip to Sand Bay in Somerset. This beach day included several elderly members of St Matthew's congregation, and single parent families with no access to transport for whom a 'pay as you can' minibus service was provided, the minibus hired from Perdiswell Blue Roof and driven by Revd Richard. The final December meeting in Whittington included an Advent story puppet theatre which was very well received by the children. These activities will be repeated in 2026.

The organisation team includes Rosie Venner (who creates our beautiful flyers), Chris Stand and Revd Richard Wood. 2026 may connect the group to St Nicholas, Wandon, whose site is available for use and may be trialled later in the year.

Revd Richard Wood, Assistant Curate

Social Committee

The Social Committee continues to thrive, and has recruited to its membership this year. As well as the annual Pancake Day Party and Harvest Lunch, the committee hosted a VE Day Party in the Church on Saturday 3 May. Guests sat down to a sumptuous afternoon tea, and were entertained with singing and a quiz. Once again the church was beautifully decorated. All profits from these events go to the Church. Members of the committee have provided refreshments and helped at various Church events throughout the year, including the Autumn Fair, and the memorial service for Julia Lewis.

Alison Fraser, Social Committee Chair

Mothers' Union Report

We meet on the first Wednesday of each month, except January and August in the Lower Vestry at 2.30pm. We have a varied programme of speakers. In June we have a strawberry tea, which anyone can come to. Our programme for last year included Paul Stedman, who gave us a talk on how he became a paramedic, and about his role. We also had Garth Williams, who showed us a slide show of his cruise around Britain. Another interesting talk was given to us by Rachel Cramp on dementia care, which was very useful to help us as the Church to care for our members who need this kind of support. We also had a talk on Mission Aviation Fellowship, about how they fly planes into remote areas to provide medical care to people and get them to hospital. Everyone is welcome to join us at any of the meetings, you do not have to be a member of Mothers' Union, nor even a mother. Men are welcome too.

2026 is a very important year, as it is the 150 yr anniversary of Mothers' Union. We have a varied programme again. We welcome anyone who wants to come along - tea and cake provided.

Barbara Richards, St Martin's Mothers' Union

Flower Club

We meet for Flower Club monthly on a Monday morning at 10am in the Lower Vestry. We don't have a meeting in January and August. Dates are arranged for each term with our demonstrator, Maureen Gilman. She shows us how to do various flower arrangements which she demonstrates for us, which we do the following month. Anyone is welcome to join us, you do not need to know how to do flower arranging, as Maureen will help you. There is a cup of tea and a biscuit provided. We can provide the oasis for you to use. Do come and join us even if you only come occasionally.

Barbara Richards, Flower Club Coordinator

Foundation Governors of Red Hill CofE Primary School

The three Foundation Governors, Fr Peter, Fr Mike and Val Hall have continued with their respective roles on the Board of Governors. Fr Mike has agreed to serve for another term of office. Fr Peter has taken over as Vice Chair of the Board and as Chair of the Teaching and Learning Committee. They have continued with their duties to attend meetings, update training as required, meet with school staff, and to monitor various areas of the curriculum, finance, and safeguarding.

Pupils from the school have continued to visit the Church regularly as part of the school curriculum, and for celebrations such as Harvest, Easter, and for a Christmas carol concert. These have been positive and enjoyable occasions, with pupils playing the piano and other instruments, singing and reading. Parents and carers have filled the Church.

A highlight of the year was the presentation of the Silver Church and School Partnerships award to Red Hill CofE Primary School, and to St Martin's, by Archdeacon Mark, Diocesan Director of Education, Tim Reid, and Diocesan Education Adviser, Duncan Hutchison, in a special service led by the children in Church. This was a special achievement as the school was among the first ten schools in the Diocese to achieve an Award, and particularly to be awarded Silver.

Val Hall, Governor

Finance and Management Committee

During 2025, under the overview of the Finance and Management Committee (F&M), chaired by Anthony Glossop, St Martin's has been able to complete the refurbishment of the kitchen area in the Church, and the attractive and useful addition of the servery. This now completes the works conceived as a project to 'Widen our Welcome'. Our thanks go to all who helped, financially and practically, to make this vision a reality. Now that this large project is complete, it is planned that the F&M will scale down the frequency of meetings and more day-to-day financial matters will be managed by the PCC. We recognise the enormous contribution made by Anthony to this Committee – his guidance and dedication will be sorely missed.

The financial climate generally remains challenging. We are grateful for the support and generosity of our planned givers; planned giving was a little reduced during 2025 due to the loss of some supporters, but remains vital in allowing us to meet general expenditure. The Worcester South East Benefice, including St Martin's, were unable to meet the full Ministry Share this year. As a result of the reduced share paid, and owing in no small part to a generous one-off donation, unrestricted fund income did exceed expenditure this year, but overall expenditure exceeded income by nearly £12,000. Nevertheless, our financial position remains healthy, and it is hoped that with the completion of our major projects we are entering a period of greater financial stability and consolidation.

Detailed figures for Church income, expenditure and fund balances follow later in this document.

Cairen Stedman, Treasurer

Musical Director

Choir

2025 in numbers, saw the Church Choir sing at 49 Sunday mornings and 14 evening services. We were glad to welcome back members who had been off with serious health issues, and the Choir were briefly a full complement, for the first time since the pandemic. We did not sing beyond St Martin's this year but did welcome a sizable contingent of visitors for our August *Come and Sing* Evensong. This resulted in a further two singers joining our Evensong Contingent. The Choir sang at the Requiem Mass of Julia Lewis, and for the memorial service for Anthony Glossop. We have been able to re-boot our knowledge of the Evening Service by Herbert Sumsion (in A) and expanded the repertoire incrementally, with new additions, such as Piers Maxim's Preces and Responses, and the odd novelty from me! We have also welcomed four children to the Choir, who mainly sing for Evensongs.

Musical Director (cont.)

Children and Families

2025 saw a further Singing Festival led by Red Hill School's Ruth Bennett. This saw a full nave of very enthusiastic children, once more, raising the rafters. We also held at least one Organ Workshop. I continued to work with Debra with a 'musical moment' as part of Kids Club, before we launched the Family Choir in November. This group debuted at the Crib Service, to much appreciation. My main aim for 2026 is to grow this group. Our unique selling point is, perhaps, that it is for both parents/other relatives/carers AND the children, taking some inspiration from Mainly Music. The aim is for Family Choir to develop the musical leadership for Altogether Worship services. Please spread the word!

Organ

The Organ needs a repair to its high pressure bellows, which we hope can be scheduled this year. Some readers may have picked up on the fact that Organ Tuners' temperature records (that they write in the 'tuning book' kept by most organs in the UK), are now a recognised data set for climate change. Certainly, the organ chamber has been exposed to both heat and dryness, and then over the winter, damp and cold. Our organ chamber is a micro-climate - compared to the rest of the Church, and I should probably be noting it down myself! My thanks to Ross Daly for his superb tuning this year.

The home team contributed two organ events to the concerts programme; a memorable coffee concert by Robin Walker, which included the *Bohemian Rhapsody*, and John Swindells' *A Bears Day Out* children's organ prom, which was perfectly narrated by Revd Richard Wood. We also helped promote a Royal College of Organists *play the organ year* event at St Mark's, where the organ console is somewhat more accessible!

As ever, huge thanks to Matt Gardner and Robin Walker for their unstinting support and expertise.

John Swindells, Director of Music

Concerts

It's always a pleasure to be able to share our lovely building and excellent facilities with visiting musicians, and the very many people who come to listen to an interesting and varied programme of concerts throughout the year. We continue to offer a warm welcome to all our visitors, and St Martin's benefits from the much-needed funds that are raised from facility fees and profits from refreshments. At the end of 2025 we were able to pass on £8,678 in Concerts profit to the General Fund. Over half of this profit came from the Worcestershire Symphony Orchestra who regularly rehearse in our Church and gave four excellent concerts to capacity audiences. Their enthusiasm and their obvious love of the building shine through their performances.

All this is made possible by the support of Matt Gardner, John Swindells and Robin Walker, who give up their time to manage our ad hoc bookings, a number of other volunteers who look after refreshments, and our Concerts Administrator, Rebecca Caskie, who expertly fulfils her role with patience and diplomacy.

As organiser and manager of our monthly Coffee Concerts, Matt Gardner has continued to build on the success of this long-running series, with an ever-expanding stable of musicians who are keen to perform in St Martin's, giving their services free. Almost every month new people come to join the regular audience, who enjoy a range of musical styles and forces, and greatly appreciate the homemade cakes on offer. Our volunteers at the servery are kept very busy and are much appreciated. In 2025 almost £1,800 of our Concerts profit came from the Coffee Concerts café, and a further £3615 from audience donations went to a variety of local and international charities nominated by the musicians.

I should add that, those of us who look after the serving of refreshments, have much appreciated the convenience of the new servery and the refurbished kitchen, now all on the same level - once we got used to the absence of the step down into what used to be the Flower Porch!

Shirley Scott, Concerts Committee Chair

Parish Magazine Report

Articles submitted by members of the congregation, or suggestions for content, are always welcome (compliance with deadlines is deeply appreciated). We have recently introduced some pages for young people of year 6 and above, and would like this to become a regular feature. This is dependent on receiving content from this age group.

The editorial policy is to feature different images on the cover each month. Anyone who would like one of their own digital image is very welcome to get in touch. There is an informal rule that images should feature places and people from within the area covered by the Worcester South East Team (with their permission, or parental permission, as appropriate).

The Parish Magazine has a readership circulation of around 200, with 145 subscribers who have it delivered to their door by our committed team of distributors. Additional copies are circulated by email, with more printed copies available to purchase in Church.

Dr Beverley Hart, Parish Magazine Editor

The Churchmouse

The Churchmouse is a simple free A4 newsletter started four years ago for children of primary school age. It is intended to be a 'junior' equivalent of the parish magazine, issued 10 times a year with double issues for Christmas and summer. It's a means of providing faith-based fun via puzzles, crafting and other activities, based on the Christian year and/or Bible stories, plus encouraging respect for God's Creation. It is also a means of advertising parish social events welcoming children and seasonal workshops for smaller people.

Dr Beverley Hart, Parish Magazine Editor

Parish Centre

The Parish Centre is leased to St Martin's by the Diocese of Worcester, and we are responsible for all running costs and repairs. There are two halls, with a basic kitchen adjacent to the upper hall, and a utility room off the lower hall. Access to both halls, and to the toilets, is via stairs, so disabled access is very difficult. Unfortunately, the layout of the building is such that providing disabled access would be very expensive.

The fabric of the building is in a satisfactory condition and no major repairs are anticipated at the moment. Repairs/paintwork of the lower hall windows on the south side needs attention, along with interior redecoration, and repair/replacement of flooring in the lower hall. All subject to available funding.

There is also an ongoing dispute with the leaseholder and freeholder of Stuart House, about the repair or replacement of the boundary wall between Stuart House and the Parish Centre. There are 11 lock-up garages at the rear of the Parish Centre, which are mainly let for storage. The roof of the garages is in poor condition and leaking – repair or replacement will be necessary in the near future. As the roof is corrugated asbestos, repairs or replacement will be expensive. There is also an issue with ivy growing over the roofs from the properties in Wylds Lane at the back of the garages. Three garage doors are in very poor condition.

Currently, there are ten groups using the Parish Centre:

London Road Playgroup and Pre-school - meets every weekday.

16th Worcester Scout Group – Beavers, Cubs, Scouts and Explorers meeting weekly in term time

25th Worcester Guides – Rainbows, Brownies, Guides and Rangers meeting weekly in term time.

Table Tennis (two groups), Badminton, Yoga (two groups, Pilates, and Wu Wei Tai chi, all meet weekly.

The number of groups using the Parish Centre on a regular basis demonstrates how important it is as a community resource. Both halls are available for hire for parties or events, particularly at weekends. I am very grateful to Joan Hazzard for all her work in managing bookings and invoicing of rental charges.

In December of each year, any surplus from rental income (above a working balance of £2000), less expenses, is transferred into Church funds. This is a significant contribution to Church funds, but we are committed to potentially large expenditure in the future for the maintenance and repairs.

After 20+ years, I will be standing down as manager of the Parish Centre at the end of March and plans are being drawn up on how best things are managed in the future.

Malcolm McMurray, Parish Centre Manager

Deanery Synod

The Worcester Area Deanery met for three Synods during 2025, with an average attendance of around 39 members, alongside a well-supported Ascension Day service and a widely attended Deanery Prayer Event. The year has been marked by strong participation, thoughtful learning and a shared commitment to prayer, mission and mutual encouragement across our churches.

Our March Synod focused on ministry with children and young people, with contributions from Simon Hill (iSingPOP), local youth leaders and parents, highlighting the importance of creativity, partnership and realistic expectations across the Deanery. In July, hosted at Martley, we welcomed our new Area Dean, Revd Kalantha Brewis, and explored Climate Justice and the Diocese's Net Carbon Zero commitment, with input from Revd Sue Adeney (Eco Church) and practical discussion about sustainable buildings and lifestyles. Our November Saturday gathering centred on the themes of Fellowship, Discipleship and Stewardship, with contributions from parish leaders and Chris Ottershaw, Diocesan Stewardship Officer, introducing the Cornerstone resources to support financial sustainability. Throughout the year we also received diocesan updates on safeguarding, racial justice and ministry share, with parishes contributing over 71% of the requested total. We give thanks for a year of collaboration, leadership transition and renewed vision as we continue to grow together in faith and service.

Paul Fulbrook – Secretary to Worcester Area Deanery

Donations to Charity

St Martin's aims to donate at least 5% of the Church's income to good causes, and the Missionary Committee fundraise through the year. Donations to local, national and international charities are made from these sources and from other income. The following gifts are included in the Church accounts.

In addition, a further £6,650 has been raised or set aside by the PCC but not yet disbursed.

USPG	£500	Acorns Childrens Hospice	£330
Church Army	£300	Mission Aviation Fellowship	£100
Embrace the Middle East	£300	Bible Society	£670
Maggs Day Centre	£100	Christian Aid	£200
St Pauls Hostel	£75		
		TOTAL	£2,575

St Martin's sponsors Coffee Concerts featuring local artists who choose a charity to benefit from a collection during the performance. The proceeds are paid directly to the charity and are not included in the Church accounts. The table below shows the amounts raised net of gift-aid as this is claimed by the charity concerned.

St Richard's Hospice	£353	Help Musicians	£602
Alzheimer's Society	£400	Kimichi School	£358
British Heart Foundation	£381	Primrose Hospice	£332
Worcester Foodbank	£290	Maggs Day Centre	£341
Acorns Hospice	£59	Worcester Acute Hospital	£275
Worcestershire Wildlife Trust	£224	TOTAL	£3,615

St Martin's also organises collections for many charities (including for Christian Aid Week and the Disasters Emergency Committee) and facilitates charitable donations at funerals and other events which are not included in the Church accounts. For example, the Harvest Festival food collection was donated to Worcester Foodbank.

Financial Report – See *Finance & Management Committee Report p 13*

The Parochial Church Council of St Martin with St Peter

Financial Review

Statement of the PCC members responsibilities regarding financial matters

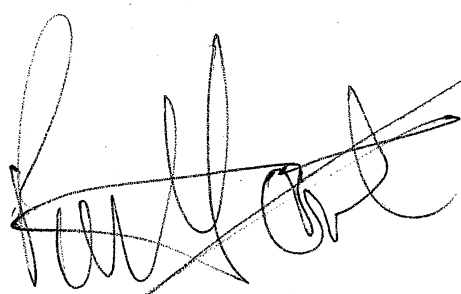
The PCC members are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charities SORP 2019
- 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
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The PCC members are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the PCC and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the Church Accounting Regulations 2006. They are also responsible for safeguarding the assets of the PCC and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the PCC on 10.3.26 and signed on their behalf by



A handwritten signature in black ink, consisting of a series of loops and strokes, is written over a long, thin diagonal line that extends from the bottom left towards the top right of the page.

**Independent Examiner's Report to the
Trustees of The Parish of St Martin with St Peter, Worcester**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2025 which are set out in the following pages.

Responsibilities and basis of report

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

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity 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 applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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.

Signed:



Sally Bishop FCA
Bishops Accountancy Ltd
Chartered Accountants
Unit 3 Elgar Business Centre
Moseley Road
Hallow
Worcester
WR2 6NJ

Date:

The Parochial Church Council of St Martin with St Peter

Balance Sheet (Separate funds)

Note	General	Designated	Restricted	Endowment	At 31/12/2025 £	At 31/12/2024 £
Fixed assets						
Investments	4(b)	742	-	-	197,611	198,353
		742	-	-	197,611	206,565
Current assets						
Debtors	5	2,743	222	1,441	-	4,625
Cash At Bank And In Hand		16,271	112,256	90,987	-	219,515
		19,015	112,478	92,428	-	229,162
					223,921	233,788
Liabilities						
Creditors: Amounts Falling Due In One Year	6	9,757	954	1,001	-	11,712
		9,757	954	1,001	-	9,785
Net current assets less current liabilities						
	10	9,258	111,524	91,427	-	212,209
					224,003	
Total assets less current liabilities						
		10,000	111,524	91,427	197,611	410,562
						430,567
Liabilities						
		-	-	-	-	-
Total net assets less liabilities						
		10,000	111,524	91,427	197,611	410,562
						430,567
Represented by						
Unrestricted						
Unrestricted - General Fund	2(b)	10,000	-	-	-	10,000
					10,000	10,000
Designated						
Designated - Concerts Fund	2(c)	-	1,500	-	-	1,500
Designated - Hardship Fund	2(d)	-	420	-	-	700
Designated - Parish Centre Fund	2(e)	-	2,000	-	-	2,000
Designated - Reserve Fund	2(b)	-	107,604	-	-	97,051
					107,604	97,051
Restricted						
Restricted - Biliki Fund	3	-	-	-	-	271
Restricted - Community Care Fund		-	-	1,222	-	1,015
Restricted - Flower Fund		-	-	320	-	242
Restricted - Margaret Benson Memorial Fund		-	-	80,282	-	88,238
Restricted - Missionary Appeals Fund		-	-	1,282	-	1,584
Restricted - Organ and Church Music Fund		-	-	1,030	-	2,561
Restricted - Projects Fund		-	-	213	-	12,388
Restricted - Youth Fund		-	-	7,079	-	7,178
Endowment						
Endowment - John Frederick Carter Bequest	2(f)	-	-	-	197,611	205,840
					197,611	
Fund Totals						
		10,000	111,524	91,427	197,611	410,562
						430,567

THE FINANCIAL STATEMENTS WERE APPROVED BY THE TRUSTEES AND SIGNED ON THEIR BEHALF BY C STEDMAN.

C Stedman

1/3/2026

The Parochial Church Council of St Martin with St Peter
Statement of Financial Activities
For the period from 01 January 2025 to 31 December 2025

	Note	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<i>There may be minor discrepancies in the totals as the pence are not being shown</i>						
Income and endowments from:						
Donations and legacies	8(b)	109,754	2,120	-	111,874	126,889
Income from charitable activities	8(c)	42,315	2,780	-	45,095	48,312
Other trading activities		4,364	1,255	-	5,619	3,056
Investments	8(d)	13,829	2,044	-	15,873	18,158
Other income		34,114	-	-	34,114	20,708
Total income		204,376	8,200	-	212,576	217,123
Expenditure on:						
Raising funds	8(e)	85	-	-	85	693
Expenditure on charitable activities		194,035	30,249	-	224,284	229,231
Other expenditure	4(b)	-	-	-	-	-
Total expenditure		194,120	30,249	-	224,369	229,925
Net income / (expenditure) resources before transfer		10,256	(22,050)	-	(11,794)	(12,802)
Transfers:						
Gross transfers between funds - in		27,154	-	-	27,154	44,919
Gross transfers between funds - out	8(g)	(27,154)	-	-	(27,154)	(44,919)
Other recognised gains / losses						
Gains/losses on investment assets	4(b)	18	-	(8,229)	(8,211)	4,627
Gains on revaluation, fixed assets, charity's own use		-	-	-	-	-
Net movement in funds		10,274	(22,050)	(8,229)	(20,005)	(8,174)
Reconciliation of funds						
Total funds brought forward	9	111,251	113,477	205,840	430,567	438,742
Total funds carried forward	10	121,524	91,427	197,611	410,562	430,567

The Parochial Church Council of St Martin with St Peter

Summary of income and expenditure From January 1st 2025 to December 31st 2025

	2025 (£)			2024 (£)		
	Income	Expenditure	Difference	Income	Expenditure	Difference
Planned giving	70,015			71,925		
Plate collections	4,207			4,158		
Gift Aid received	18,170			16,968		
Legacies	0			0		
Donations	14,725			3,658		
Bank/Building Society interest	5,421			7,316		
John Carter Bequest	5,719			5,586		
Parish Share		80,000			80,000	
Alms from St Martin's		5,581			6,592	
Church & P.Centre Insurance		7,129			6,947	
Church maintenance & repairs		6,809			3,320	
Church cleaning		9,125			8,305	
Parish Centre cleaning						
Sub-total	118,257	108,644	9,613	109,611	105,164	4,447
Church utility bills		8,899	(8,899)		9,062	(9,062)
Parish Centre utility bills		4,612	(4,612)		4,897	(4,897)
All other Parish Centre	25,372	2,351	23,021	23,932	1,926	22,006
All other salaries	24,000	62,975	(38,975)	13,000	44,229	(31,229)
Missionary Fund	1,348	1,650	(302)	2,114	2,139	(25)
Biliki Fund	0	271	(271)	301	316	(15)
Projects Fund	125	13,043	(12,918)	27,005	45,866	(18,861)
Young People	1,691	1,941	(250)	2,122	1,788	334
Organ and Church Music	619	2,150	(1,531)	61	2,223	(2,163)
Garages	4,732	0	4,732	5,256	0	5,256
Concerts	9,575	897	8,678	12,290	2,654	9,636
Magazine Income/expenditure	2,983	2,400	583	4,297	2,300	1,997
Other income and expenditure	23,873	14,536	9,337	17,134	7,361	9,773
Total	212,575	224,369	(11,794)	217,123	229,925	(12,802)

There may be minor discrepancies in the figures above as the pence are not being shown

The Parochial Church Council of St Martin with St Peter

Notes to the Financial Statements From January 1st 2025 to December 31st 2025

1 Summary of significant accounting policies

(a) General information and basis of preparation

The charity (St Martin with St Peter PCC) constitutes a public benefit entity as defined by FRS 102. 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Charities Act 2022 and UK Generally Accepted Accounting Practice.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the 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 issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The financial statements are prepared on a going concern basis under the historical cost convention. The financial statements are prepared in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

(b) Funds

Unrestricted general funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Unrestricted designated funds are used by the trustees for particular projects and purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. These funds cannot be used by the trustees for any other purposes unless determined by the Courts or the Charity Commissioners. The aim and use of each restricted fund is set out in note 3 in the financial statements. Specific fund policies are detailed in note 2.

Endowment funds are restricted funds that must be retained as trust capital either permanently or subject to a discretionary power to spend capital as income, and where the use of any income or other benefit derived from the capital may be restricted or unrestricted. Details of the single St Martin's endowment fund is shown in note 2(h).

(c) Income recognition

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

The Parochial Church Council of St Martin with St Peter

Notes to the Financial Statements From January 1st 2025 to December 31st 2025

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained, then income is deferred until those conditions are fully met, or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity when it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Dividends and interest are accounted for when receivable.

Gift Aid received from donations is recognised during the financial year in which the donation is received.

Rental income from the letting of Church premises, income from Church magazine adverts and any other income is recognised when received.

(d) Expenditure recognition

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required, and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as an expense against the activity for which the expenditure arose.

Costs of raising funds comprise those costs directly attributable to fund raising events.

(e) Tangible fixed assets

Expenditure on equipment used within the Church is depreciated on a straight line basis over 4 years. Individual items of equipment costing £1,500 or less are written off when the asset is acquired.

(f) Fixed asset investments

Investments are quoted on a recognised stock exchange and the value that derives from them is valued at market value at the year end.

g) Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

(h) Pensions

Contributions to defined contribution plans are expended in the period to which they relate.

(i) Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

The Parochial Church Council of St Martin with St Peter

Notes to the Financial Statements From January 1st 2025 to December 31st 2025

2 Specific fund policies

(a) Free Reserves

The PCC will try to maintain a balance on Free Reserves equivalent to at least six months Unrestricted Funds expenditure. This is held to smooth out fluctuations in cash flow and to meet emergencies. If the reserves fall below this level, the PCC will plan to reduce expenditure and increase income so that this balance can be achieved. Free Reserves comprise the General Fund and the Designated Funds. Refer to note 11 for a compliance check.

This policy is regularly reviewed and revised following ongoing research into current practice.

(b) General Fund

This must be maintained at a higher level than the total of the other unrestricted funds (except the Reserve Fund). If needed, the Treasurer can transfer money from the Reserve Fund to the General Fund. A balance of £10,000 in this fund is maintained at year-end by transfer to or from the Reserve Fund.

(c) Concerts Fund

This generates profits received from Church musical events. A balance of £1,500 in this fund is maintained at year-end, with the surplus being transferred to the General Fund.

(d) Hardship Fund

The Hardship Fund was created in November 2023 to support individuals and families in dire need in the parish. It is administered by the Rector and Churchwardens and was initiated by a transfer of £700 from the Church General Fund (Allocation of Alms). The Hardship Fund can be closed down in the future by the Rector and Churchwardens with reference to the PCC, with any residue to be transferred to the General Fund (Allocation of Alms).

(e) Parish Centre Fund

This fund is used to financially manage the Parish Centre and any profit is used for the Church general purposes as decided by the PCC. A balance of £2,000 in the Parish Centre Fund is maintained at year end by transfer to or from the General Fund.

(f) Endowment Fund - John Frederick Carter Bequest

St Martin's Church received a bequest of £99,500 in 2008 from the estate of John Frederick Carter. The capital is invested in the CBF Church of England Investment Fund administered by CCLA. The Church receives the dividend from the investment but was originally not allowed to spend the capital. The Charities Act (2022) changed some aspects of charity law, including the possibility of spending the capital in some circumstances. This is currently being researched.

(g) Margaret Benson Memorial Fund

St Martin's Church received a substantial legacy in 2021-3 from the estate of the late Margaret Benson. The legacy was donated to the Vicar and Churchwardens of St Martin's Church "for such religious purposes in the said Parish as the said Vicar and Churchwardens shall in their absolute discretion think fit". Accordingly the legacy was deposited in the restricted Margaret Benson Memorial Fund.

(h) Projects Fund

This was set up by the PCC in January 2021 to financially manage major Church projects. The PCC reserves the right to close the Projects Fund and transfer any money to the General Fund.

The Parochial Church Council of St Martin with St Peter

Notes to the Financial Statements From January 1st 2025 to December 31st 2025

3 St Martin's Restricted Funds

These funds contain donations for particular purposes specified by the donor. By law these funds cannot be used by the PCC for any other purpose. The groups managing these funds have to give notice to the PCC for any substantial expenditure, and the PCC has the authority to veto such expenditure if it was to cause financial hardship to St Martin's Church.

- **Biliki Fund** – to support charitable activity in Biliki, Georgia. Donations to this fund are from specific appeals, and the donations are distributed by the Missionary Committee.
- **Community Care Fund** – to support charitable activity in the parish. This is administered by the Community Care Committee. Fundraising is mainly from donations at the weekly Pop-ins café in St Martin's Church lower vestry.
- **Flower Fund** – to fund the cost of flowers in St Martin's Church. Supported by donations and administered by the Church Flower group.
- **Margaret Benson Memorial Fund** – a bequest from a late member of St Martin's Church to support religious activities in the parish, at the discretion of the Rector and Churchwardens.
- **Missionary Appeals Fund** – to support local, national and international charities. Donations through regular appeals, coffee mornings, plant sales etc, and administered by the Missionary Committee.
- **Projects Fund** – to financially manage current and future planned projects. The Fund is administered by the PCC.
- **Organ and Church Music Fund** – for the maintenance of the St Martin's pipe organ, together with funding for replacement of printed Church music and support for the Church Choir. The Fund is administered by the Church Director of Music.
- **Youth Fund** – to support young people's activities in Church and in the community. Fundraising by specific appeals and events.

4 Fixed Assets (Capital value)

- (a) **Church Furniture, Office Fittings and Equipment, etc.**
Assets have been written off in the year of purchase or depreciated to Nil.
- (b) **Investment assets**
 - (i) **CBF Church of England Short Duration Bond Fund – 486 shares**
The income from this is paid into the General Fund. No shares were added or sold during the year. During 2023 the name was changed from *The CBF Church of England Fixed Interest Securities Fund*.
 - (ii) **CBF Church of England Investment Fund – 8,902.07 shares**
The income is paid into the General Fund and can be used for any ecclesiastical purpose but the capital (received from a 2008 bequest) cannot be spent. No shares were added or sold during the year.

Note: The following tables show specific financial data, but there may be minor discrepancies in the figures as the pence are not being shown.

The Parochial Church Council of St Martin with St Peter

Notes to the Financial Statements From January 1st 2025 to December 31st 2025

Fixed Asset	Valuation 31/12/25	Change in value in 2024	Valuation 31/12/23
CBF Short Duration Bond Fund	£742	£17	£725
CBF Investment Fund (capital)	£197,610	(£8,230)	£205,840
Total	£198,352	(£8,213)	£206,565

5 Debtors	2025	2024
Gift Aid rebate	£1,823	£1,517
Listed Places of Worship VAT re-claim	£2,173	£2,400
Other debtors	£410	£708
Total	£4,406	£4,625

6 Liabilities: Amounts falling due within one year	2025	2024
Creditors for goods and services (no long term creditors)	£11,712	£9,785

7 Staff Costs	2025	2024
Mrs Rebecca Caskie (Team Administrator) - gross		
St Martin's PCC contribution :	£14,795	£12,293
Worcester South East Team contribution:	£2,000	£2,000
Church and Parish Centre Cleaner(s) - gross	£9,125	£8,304
Debra Hill - CYP Worker - gross		
St Martin's PCC contribution:	£4,823	£3,194
Worcester Diocese contribution	£22,000	£11,000
John Swindells (Director of Music) - gross	£8,266	£5,780
Organist holiday cover	£800	£920
Gross wages, salaries and benefits in kind	£61,809	£43,491
Employer's national insurance costs	£0	£0
Pension costs	£1,166	£738
Total staff costs	£62,975	£44,229
No employees received total employee benefits (excluding employer pension costs) of more than £60,000.		

8 Statement of Financial Activities

In this statement:

- (a) *Unrestricted Funds* includes Unrestricted and Designated Funds
- (b) *Donations and Legacies* includes Planned Giving and Gift Aid
- (c) *Income from charitable activities* includes Parish Centre rents, magazine income, fees from weddings and funerals etc.
- (d) *Income from Investments* includes the dividend from the Church investment assets (see note 4) and garage rents.
- (e) *Expenditure on raising funds* includes Planned Giving and Concerts expenses
- (f) All other expenditure is classed as *charitable activities*, including Parish Share, insurance, energy costs, salaries etc.
- (g) The *transfers between funds* are predominantly the transfers of income from the Concerts and Parish Centre Funds to the General Fund, and from the transfers of funds between the General Fund and the Reserve Fund.

The Parochial Church Council of St Martin with St Peter

Notes to the Financial Statements From January 1st 2025 to December 31st 2025

9 Fund Reconciliation

FUNDS	At 1.1.2025 £	Net Transfers £	Income £	Outgoings £	Gains/ (Losses) £	At 31.12.2025 £
Unrestricted	111,251	0	204,376	194,119	18	121,524
Restricted	113,477	0	8,200	30,249	0	91,427
Endowment	205,840	0	0	0	(8,229)	197,611
Totals	430,567	0	212,576	224,369	(8,211)	410,562
FUNDS	At 1.1.2024 £	Net Transfers £	Income £	Outgoings £	Gains/ (Losses) £	At 31.12.2024 £
Unrestricted	123,157	(18,430)	178,038	171,536	21	111,251
Restricted	114,351	18,430	39,085	58,389	0	113,477
Endowment	201,234	0	0	0	4,606	205,840
Totals	438,742	0	217,123	229,925	4,627	430,567

10 Analysis of net assets by fund

2025	Unrestricted Funds (£)	Restricted Funds (£)	Endowment Funds (£)	Total (£)
Fixed assets	743	0	197,611	198,354
Current assets	131,493	92,428	0	223,921
Current liabilities	(10,712)	(1,001)	0	(11,713)
Net total assets	121,524	91,427	197,611	410,562
2024	Unrestricted Funds (£)	Restricted Funds (£)	Endowment Funds (£)	Total (£)
Fixed assets	725	0	205,840	206,565
Current assets	119,387	114,400	0	233,787
Current liabilities	(8,862)	(923)	0	(9,785)
Net total assets	111,041	113,477	205,840	430,567

11 Check for compliance to Reserves Policy

Year-end Unrestricted Funds total (£121,524) less last 6 months expenditure of £100,483 = £21,041
Therefore Free Reserves are £21,041 and St Martins Church conforms to the PCC Reserves Policy (see note 2a).

12 Independent examiner's remuneration

The independent examiner's remuneration for the 2025 accounts amounts to an independent examination fee of approximately £500. (2023 £522)

13 Related party transaction

In 2024 St Martin's received donations of £10,470 (2024: £33,381) from PCC members.

14 Trustees' and key management personnel remuneration and expenses

St Martin's considers its key management personnel are the members of the PCC.

PCC members neither received nor waived any remuneration during 2025 (2024: £nil).

The members of the PCC did not have any expenses reimbursed during 2025 (2024: £nil).