CITY OF LONDON
THE UNITED PARISHES OF ST MAGNUS THE MARTYR LONDON BRIDGE
WITH ST MARGARET NEW FISH STREET AND ST MICHAEL CROOKED LANE

MEETINGS TO BE HELD AT ST MAGNUS THE MARTYR ON 31 MAY 2026

AGENDA FOR THE ANNUAL MEETING OF PARISHIONERS (VESTRY MEETING)

1. Appointment of the Parish Clerk of St Magnus the Martyr as clerk to the meeting
2. Minutes of the meeting held on 18 May 2025
3. Election of two churchwardens for St Magnus the Martyr
4. Election of two churchwardens for St Margaret New Fish Street
5. Election of two churchwardens for St Michael Crooked Lane
6. Thanks to the churchwardens for their work over the last year

AGENDA FOR THE ANNUAL PAROCHIAL CHURCH MEETING

1. Appointment of the Secretary of St Magnus the Martyr as the clerk of the meeting
2. Minutes of the meeting held on 18 May 2025

Reports

3. Rector's report
4. Report of the numbers entered on the new electoral roll
5. Report of the proceedings of the PCC
6. Safeguarding report
7. Financial statements of the PCC for the year ended 31 December 2025
8. Report on the fabric, goods and ornaments of the church
9. Report on the proceedings of the Deanery Synod
10. Verger's report
11. Report of the Fraternity of Our Lady De Salve Regina
12. Report of the Tower Captain
13. Report on charitable giving
14. Report from the serving team

Elections and appointments

15. Election of nine parochial representatives of the laity to the PCC (see note)
16. Appointment of Knox Cropper, Chartered Accountants as independent examiner
17. Any other business

Note: The churchwardens (including churchwardens elect) and Diocesan Synod representatives are ex officio members of the PCC. The APCM has decided under Rule 16(3) of the Church Representation Rules that representatives of the laity shall serve for one year. If the number of candidates nominated is not greater than nine, the candidates will forthwith be declared elected.

AGENDA FOR THE MEETING OF THE PAROCHIAL CHURCH COUNCIL

1. Apologies for absence
2. Election of Lay Vice Chair
3. Election of Secretary
4. Election of Treasurer
5. Election of Electoral Roll Officer
6. Date of next meeting

THE UNITED PARISHES OF ST MAGNUS THE MARTYR WITH ST MARGARET NEW FISH STREET AND ST MICHAEL CROOKED LANE

VESTRY MEETING (MEETING OF THE PARISHIONERS) HELD AT ST MAGNUS THE MARTYR ON SUNDAY 18 MAY 2025

1. The notice convening the meeting had been displayed in accordance with the provisions of the Churchwardens' Measure 2001.

2. Mr Cooper, Parish Clerk of St Magnus, was appointed as clerk of the meeting under Section 5(8) of the Churchwardens Measure 2001.

3. Minutes of the meeting held on 19 May 2024 - The minutes of the last Vestry meeting were approved without amendment.

4. Fr Warner explained that churchwardens are jointly elected by those on the church electoral roll and by persons resident in the parish. A resolution had been passed in 2011 that Section 3 of the Churchwardens' Measure, regarding the disqualification of churchwardens after six periods of office, shall not apply in relation to the parish. He announced that six nominations had been received before the commencement of the meeting. The individuals proposed and seconded were:

   St Magnus the Martyr: Dickon Love and Alan Colam
   St Margaret New Fish Street: David Pearson and Ashika Mathews
   St Michael Crooked Lane: Edward Hagger and Niall Bird

5. The Churchwardens' Measure 2001 states that:

   "Subject to the provisions of this Measure there shall be two churchwardens of every parish…. In the case of any parish where there is an existing custom which regulates the number of churchwardens or the manner in which the churchwardens are chosen, nothing in this Measure shall affect that custom…. 'existing custom' means a custom existing at the coming into force of this Measure which has continued for a period commencing before 1st January 1925."

   St Magnus retains its existing pre-1925 custom (i.e. two churchwardens for each of the Three United Parishes). The Measure only allows the custom to be abolished, not changed.

6. St Magnus the Martyr - Fr Warner declared that Dickon Love and Alan Colam were elected for the forthcoming year.

7. St Margaret New Fish Street – Fr Warner declared that David Pearson and Ashika Mathews were elected for the forthcoming year.

8. St Michael Crooked Lane - Fr Warner declared that Edward Hagger and Niall Bird were elected for the forthcoming year.

9. Fr Warner thanked the churchwardens for their work in the last year.

10. There being no other business, Fr Warner declared the meeting closed.

CITY OF LONDON
THE UNITED PARISHES OF ST MAGNUS THE MARTYR LONDON BRIDGE
WITH ST MARGARET NEW FISH STREET AND ST MICHAEL CROOKED LANE

MEETINGS HELD AT ST MAGNUS THE MARTYR ON 18 MAY 2025

Minutes FOR THE ANNUAL MEETING OF PARISHIONERS (VESTRY MEETING)
VESTRY MEETING (MEETING OF THE PARISHIONERS) HELD AT ST MAGNUS THE MARTYR ON SUNDAY 18 MAY 2025

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2. Mr Cooper, Parish Clerk of St Magnus, was appointed as clerk of the meeting under Section 5(8) of the Churchwardens Measure 2001.

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10. There being no other business, Fr Warner declared the meeting closed.

MINUTES FOR THE ANNUAL PAROCHIAL CHURCH MEETING

1. Appointment of the Secretary of St Magnus the Martyr as the clerk of the meeting
Proposed by Frank Keating, seconded by Craig Harris-Fryers
2. Minutes of the meeting held on 19 May 2024. Posted in the Narthex for 2 weeks.
Agreed and signed as a true record.

Reports

3. Report of the numbers entered on the new electoral roll
We have 65 people registered on the ER. We are entitled to 1 Deanery Synod representative per 75 people or part thereof.

4. Secretary's Report

The PCC met on the 19th May 2024 directly after the APCM. At that meeting Alex Rayner was elected as Lay Vice-Chair, Ashika Mathews as Secretary and David Pearson as Treasurer.

Thereafter the PCC met a further 5 times:
12th June 2024
22nd October 2024
8th January 2025
12th March 2025
4th May 2025 (special meeting to approve the Accounts)

The standing items on our Agenda are

Finance
Fundraising & Stewardship Committee
Fabric
Safeguarding
Charitable giving
Deanery Synod
Health & Safety

Each one of these will receive its own report at this meeting.

5. Safeguarding report

1. Introduction

Safeguarding is a standing agenda item at PCC. The parish works in line with Church of England Safeguarding Policy and Practice Guidance.

2. Formal Obligation

The PCC has complied with the 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).

3. Safeguarding Roles

Parish Safeguarding Officer: Dickon Love, who succeeded Madeline Smith in the year.
DBS Recruiter and Verifier: Dickon Love.

4. Safeguarding Policy, Guidance and Information

The parish has adopted the **Promoting a Safer Church** policy for use at St Magnus.

5. Safeguarding Learning and Development

All PCC members are required to do the Basic Awareness and Foundation online training. 4 members have yet to complete this.
All are also required to do Domestic Abuse training. 7 have yet to complete this.
All Churchwardens are required to do the Leadership training. 2 have yet to complete this.

6. Safer Recruitment and People Management

The parish does not undertake recruitment. There is a new requirement for all churchwardens to have Enhanced DBS Checking. Dickon Love has now been given online access to facilitate this for the other churchwardens on behalf of the diocese and will proceed with this in the coming month.

7. Concerns Raised

There have been no concerns shared with the Parish Safeguarding Officer in the past year nor to the Diocesan Safeguarding Team.

6. **Finance Report**

Financial statements of the PCC for the year ended 31 December 2024 – DP. Posted in the Narthex for 2 weeks. Available on request.
Summary of our financial position:
Net income in 2024 amounted to £26,263, compared to £56,973 in 2023. The surplus for the year included an unrealised gain on investments of £6,643 (2023: Gain of £14,966). Excluding unrealised movements on investments the surplus decreased from £42,007 in 2023 to £19,620 in 2024. Total income amounted to £257,599 compared to £306,654 for 2023. The St Michael's Trust grant of £14,500 was fully utilised in the year and this is separately disclosed in these accounts. Expenditure amounted to £237,979 compared to £264,647 for 2023. Of this expenditure, £43,259 relates to works carried out in relation to roof repairs. The amount payable in the year for Diocesan parish share increased from £75,000 in 2023 to £78,600 in 2024.
Investments showed an increase in value during the year from £233,959 to £248,214, in line with market conditions, and cash at bank increased from £53,373 to £56,091. The PCC continues to assess the need to keep funds on hand for major repairs. Total funds increased from £307,234 at 31st December 2023 to £333,497 at 31st December 2024.

6. Report on the fabric, goods and ornaments of the church
Full report available on request.

INTERNAL DECORATION PROJECT AND 1924-2024 APPEAL:

The primary focus for the forthcoming year 2025-26 will be the internal redecoration project that was launched in 2024. The initial tender following the production of a detailed package of project information was a mixed success, with a full return from Fullers, a partial return from Coniston and no return from Lodge. Fullers return was higher than projected, but this was not unsurprising given that construction costs are ever increasing.

Three options to proceed were discussed at the last PCC with the general preference to proceed with *Option 2* to apply initially for the full amounts as per the Fullers tender return, which are as follows with all excluding VAT@20%:

1. Church interiors: *£253,698.40*

2. Crypt kitchen: *£44,212.86*

3. Vestry House Basement: *£38,816.58*

The extent of work in each area could be scaled back and/or valued engineered if it becomes challenging to meet the full fundraising targets. However, the primary target project should be the main church internal redecoration and the Vestry House Basement as below.

In the interim, forthcoming work is to move forward the necessary applications and forms for the CIL and CCGC funding as well as to progress with the permissions for the works. Alan Colum has secured a CCGC grant to pay for a fundraiser that may make the fundraising process easier, although this in itself requires a separate appointment procedure and identifying a suitable candidate.

7. Report on the proceedings of the Deanery Synod

Since the last Annual General Meeting, Deanery Synod met three times, on 14 June 2024, 9 October 2024 and 8 January 2025.

- On 14 June 2024, I was elected to the position of Lay Chair of the City Deanery Synod. As well as co-chairing the Deanery Synod and Standing Committee of Deanery Synod, this makes me an *ex oficio* member of various diocesan committees and boards, including the City Churches Grants Committee, Two City Finance Committee and the Two Cities Area Council. Typically, each of these meet a few times a year.
- On 9 October 2024 we met at St Andrew by the Wardrobe. The main topic was "Ecumenical Use of City Churches" with guest speakers from other denominations. Ironically, the meeting was boycotted by representatives of St Helens Bishopsgate and some other evangelical Anglican churches!
- On Monday 8th January 2025 we met at St Lawrence Jewry, with the Lord Mayor in attendance. I chaired the meeting and Sir Charles Saumerez-Smith (a former CEO of the Royal Academy and Director of the National Gallery) delivered a presentation on the role of craft skills in the making of Wren Churches in the City of London. I also presented the Lord Mayor with a 2024 Edition of Common Worship. The Lord Mayor then responded with a short speech.

8. Serving Report

Alexander Rayner thanked all those who had served throughout the year, especially at the recent Triduum.

9. Verger's Report

The Verger thanks Mike King and Stefano Farina for their work as stewards.
The year has been a success with festivals all well attended and appreciated.

10. Report of the Fraternity of Our Lady De Salve Regina

The past year marked the 102nd year of the reconstitution of the Fraternity by Fr Fynes-Clinton in 1922 and the 681st Anniversary of our original founding in the reign of Edward III. It was another year in which the Fraternity flourished and continued to offer devotion to Our Lady both here at St Magnus and further afield but it was a year of great sadness as we all mourned the death of our beloved Warden Emeritus, Mrs Ann Neely.

Membership

Membership has remained broadly stable year-on-year. We admitted Ian Orrick, Matthew King and Fr Lance Davis as new members at our Annual Festival in 2024. However, on a note of sadness I must call out the deaths of Fraternity Members: Mr John Donovan, Fr Brooke Lunn and Mrs Ann Neely, Warden Emeritus – _as well as Friend of the Fraternity, Miss Ann George – _since the last APCM. May they rest in peace: Jesu Mercy, Mary Pray.

Sunday Office

The main weekly devotion of the Fraternity is the Sunday Office said in St Magnus at the Shrine of Our Lady of Walsingham at 10.40am before the Parish Mass and lasts about 10 minutes. We have seen numbers attending the Sunday Office continuing to grow steadily throughout the last year with weekly figures continuing to now be regularly in double digits. All are welcome to attend this Devotion, where you can speak to someone about becoming a Member.

Pilgrimage to Walsingham

The Fraternity pilgrimage to Walsingham was a very prayerful and socially successful event and took place in mostly beautiful weather from Friday 19th to Monday 22nd July 2024. The journey – _train to Kings Lynn and coach from Kings Lynn to Walsingham – _went very smoothly there and back. For our Pilgrimage Group, Mass was offered in the Holy House every day celebrated by the Master and the Fraternity Office was said in the Guild of All Souls Chapel every day, led by the Warden. In the main Shrine Services, the Warden of the Fraternity (Mr Craig Harris-Fryers) was thurifer at the Procession of Our Lady on Saturday and the Almoner of the Fraternity (Mr Cameron Ross) served at the Procession of the Blessed Sacrament on Sunday (with Fraternity Collars on full display!)

Annual Festival

This was held on Saturday 21st September 2024 and consisted of Solemn High Mass with choir, Admission Service, the Annual General Meeting and the Annual Festival Luncheon. The Celebrant at Mass was the Master of the Fraternity and the Preacher was Fr Simon Morris, Chaplain-General to the Society of Mary & Vicar of Holy Trinity Winchmore Hill. At the AGM, the Warden and Court were re-elected. The Luncheon afterwards was generously prepared and provided by Professor Keating, Mrs Eileen Slatter, Ms Ashika Mathews and wine provided by the Warden. Special thanks are recorded for Mr Alan Martin for live-streaming the service to enable Members from further afield to be able to join the Annual Festival proceedings virtually.

Other Events

The Fraternity Annual Requiem was held on Friday 15th November 2024 at 12.30pm. The Fraternity also supported the Sung Mass at St Silas Kentish Town for the Feast of the Immaculate Conception on Monday 9th December 2024.

Finances

The Salve Regina bank account balance as at year-end 2024 was £4,196 as recorded in the St Magnus Annual Accounts (cf. 2023: £4,337)

Special Thanks

Thanks are recorded to the Master and Officers of the Grand Court for their service and support over the last year. Thanks are also recorded to the Verger (Mr Nick Sargent) for his hard work and unfailing support of the Fraternity over the last year. Special thanks are recorded to the late Warden Emeritus, Mrs Ann Neely, whose help, support, guidance and kindness over the Warden's 17 years at St Magnus and the last 6½ as Warden of the Salve Fraternity have been instrumental and without compare. Rest in peace, dear Ann.

11. Report of the Tower Keeper.

The **condition of the bells** in the tower remain in very good order.

More ringing took place this year than last year. In 2024, 19 **full peals** took place, 7 by the St James' Guild, 6 by the Society of Royal Cumberland Youths, 5 by the Ancient Society of College Youths (ASCY) and 1 "Non Association". The ringing room was the venue for a 1 handbell peal. There were 21 quarter peals. Monthly practices are held by the Middlesex County Association, and regular visits come from the Cumberlands, Southwark, University of London Society, Royal Jubilee Bellringers as well as the incumbent College Youths. Virtually all ringing takes places with the sound control open. In July the church and tower was open for contestants and ringers visiting for the **Ringing World National Youth Striking Contest**. This was a wonderful day showcasing the talents of young ringers from all over the country and saw several hundred people visiting the church.

Sunday ringing after Mass has been on the increase in the year as I have managed to attract a regular quarter peal band from the Middlesex Association and the Senior Steward of the College Youths has agreed to arrange some regular ringing to provide opportunities for developing ringers travelling in from the Home Counties. In addition, with the return of 3 members of the clergy team/congregation to ringing, it has been possible to arrange ringing on lower numbers of bells before a number of Sunday Masses. My thanks go to everyone who has turned out to ring the bells for service.

The Steeplekeeper (who is appointed to conduct day to day maintenance in the tower) was **Alistair Smith**. He was succeeded in January by **Isaac Johnston**. My thanks go to both of those for their work.

Financial management of the tower continues to be administered by the Bells Trust. The trustees during the year were Paul Mounsey (Chairman), John Hughes-D'Aeth, Elizabeth Hibbert (Treasurer),

Dickon Love (Secretary) and Fr Philip Warner. James Foster was also a trustee until his untimely and tragic death in August.

12. Rector's Report

I have probably said this before, if not here then in a previous church; the rector's report, coming at the end of the APCM is a little like young Mr Grace, who appeared at the end of every episode of 'Are you being served?' to tell Capt Peacock and his team: 'You've all done very well.'
And indeed you have, in what has been a fairly mixed year. We were all saddened at the end of last year by the declining health and deaths of Ann George and Ann Neeley, two long-standing members of the congregation, actually predating me!
David has given us reason for cautious optimism when it comes to the accounts, which he has so carefully curated for us.
Our music remains at an enviable high standard.
The College of Clergy has given me (and by extension all of us) great support on the altar and in the sanctuary, and we have great hopes that we might be adding yet another to our number.
Nick continues to deal with all matters pertaining to verger-ing, and much more besides.
The building works next door on both sides continue to cause noise and dust, but at least those on Adelaide House have added to our coffers in scaffolding fees. Also, when it is unwrapped, our tower clock will have been spruced up.
The fabric continues to take up a lot of time, as one would expect from a Grade I listed building, and without detracting from any others to whom thanks is due, I would like us to thank Niall Bird, who has spent many man-hours compiling a statement of needs for redecorating the church.
Now *all* we need to do is raise the money. We have a grant to employ a fund-raiser, and I would dearly like to see some movement in this area. I think that some of you are of the opinion that the idea of clearing the church for repainting and such is wildly optimistic, or simply a vanity project of the rector's fevered imagination. Not so, I assure you. Yes, I would like to see the project get under-way, and for this reason.
I am 66 (and thank you for those who gave me cards and gifts. With the number of bottles I received I detected a certain theme!) and must by C of E rules retire when I reach 70. You will want to appoint a new rector, and will want a good field of candidates from which to choose. Anyone worth their salts will ask to see the Quinquennial report, to see the state of the fabric, as well as the accounts to see what funds are available.
The thought of having to raise substantial funds for a major project on their first year as rector could well put anyone off; it would me. So please can we all rally round and make sure the effort put into this by Niall, Michael P, Michael C and others doesn't go to waste.
The money is out there, but it wont just drop into our laps.

Next week Frank and I are joining a pilgrimage group visiting the Seven Churches of the Apocalypse, the ones mentioned in the first few chapters of the book of Revelation. Apart from Smyrna, (Izmir) they are all archaeological sites of ruined churches, but in the day, they were the Christian heartland. Each church had an 'angel', (earthly or heavenly we don't know) and John the Divine is instructed to write to each church in turn, words coming from Christ himself. These messages are a mixture of praise, encouragement, disappointment and censure, and I wonder what the letter to the angel of the Church of St Magnus would read like. I hope and pray along the lines of those to the church in Thyatira:
"I know your works, your love and faith and service and patient endurance, and that your latter works exceed the first."
Mr Grace says 'You've all done very well.' He who is the source of all grace says the same: 'Well done, good and faithful servant. Enter into your Master's joy'

<u>Elections and appointments</u>
13. Election of representatives of the laity to the PCC (see note).
All currently serving members of the PCC remain in post.

14. Appointment of an Independent Examiner

15. Any other business

Note: The churchwardens (including churchwardens elect) are ex officio members of the PCC. The APCM has decided under Rule 16(3) of the Church Representation Rules that representatives of the laity shall serve for one year. If the number of candidates nominated is not greater than nine, the candidates will forthwith be declared elected.

MINUTES FOR THE MEETING OF THE PAROCHIAL CHURCH COUNCIL

1. Apologies for absence

Matthew King
Susan Gray
Jason Groves

2. Election of Lay Vice Chair

Alex Rayner; proposed FK, seconded AM

3. Election of Secretary

Ashika Mathews; proposed CHF, seconded DL

4. Election of Treasurer

David Pearson; proposed AR, seconded AC

5. Election of Electoral Roll Officer

Craig Harris-Fryers; proposed EH, seconded NB

6. Date of next meeting

AM to send out a doodle poll.

CARDINAL RECTOR'S REPORT, May 2026

You will know the metaphor of the iceberg, that only 1/3 of its mass can be seen above the waterline, which we might come on to later, but I'll begin with the picture of the swan on the water. From above, it seems to glide effortlessly and with great dignity across the placid surface, but below and unseen, it is paddling like fury.

You come to church on a Sunday and you are greeted at the door, given your book, take your seat while listening to accomplished playing of the organ. The bell rings and in process the altar party, wardens, servers and clergy. Throughout the mass you will hear appropriate music sung artfully, one hopes a reasonable sermon, and certainly top rate refreshments afterwards. All performed with such dignity and so effortlessly. As if!

We pride ourselves on our Sunday worship – and quite rightly so. You only have to attend a Sunday elsewhere to appreciate the difference. But it does not happen without a lot of people paddling--- and it is those to whom I would like to pay tribute.

Our organist and choir are first rate, and provide music of a higher quality and consistency than you'd be likely to find in a church of our size and location. Members of our serving team are devoted & dedicated in that service. We are very lucky in our head server, Alex, (who many of you will not know, is also the lay chairman of the PCC *and* the City Deanery Synod). We are also pleased to have been joined by Sean and Drew, who bring their experience and rugged good looks to the sanctuary.

The Churchwardens are the solid support of the church and parish; they are your representatives and you should rightly demand much of them. You may see them only on Sudays in their finery, but behind the scenes (or below the waterline) they all have other responsibilities. We pay special tribute to Alan Colam, who has decided not to stand again this year, for all that he has done. Michael Cooper has agreed to fill this gap, at least for the next 12 months until he becomes Master of the Plumbers' Company (subject to election in October next year).

Talking of our links with the City, Frank has been elected Master of the Parish Clerks to begin his year of office in July, for which we wish him well.

We are the Ward church for the Ward of Bridge. One of our councilmen is already a Sheriff, and soon our Alderman, Mr Tim Levine will be similarly elected, paving the way to his possibility of being elected Lord Mayor.

I have yet to mention other members of the college of clergy, to all of whom I extend my sincere thanks for their constant support both within and without the sanctuary. All of them bring experience with them from their former ministries, and we should be thankful to Fr Stuart who has practical experience in stewardship campaigns, raising awareness of our responsibility to give realistically towards the outgoings of the church, which are many, and which have in the past outstripped our income. (I think this is where the iceberg comes into play, but I can't quite remember how) Anyway we shall be hearing more from him as the year progresses.

I had wished to have been able to update you on the success (or otherwise) of our lottery bid for the redecorating of the interior of the church. Niall Bird has bent over backwards in trying to keep momentum going in what is (and will become more) a very demanding project. So much so that we look forward to appointing a part-time administrator who will have special responsibility to keep us on track. More about this in due course.

CITY OF LONDON
THE UNITED PARISHES OF ST MAGNUS THE MARTYR LONDON BRIDGE
WITH ST MARGARET NEW FISH STREET AND ST MICHAEL CROOKED LANE

Annual Parochial Church Meeting 2026

Electoral Roll Report

Report of the numbers entered on the Electoral Roll:

The Three United Parishes of St Magnus the Martyr London Bridge with St Margaret New Fish Street and St Michael Crooked Lane have **65 people** registered on the Electoral Roll.

We are entitled to **2 Deanery Synod representatives** per Diocese of London 2026 Scales of Representation of 1 per 53 people or part thereof on the Electoral Roll.

The number on the Electoral Roll reflects the annual update performed by the Electoral Roll Officer in 2026. A full revision to the Electoral Roll is required under the Church Representation rules every six years with the last being performed in 2025 and the next due in the year 2031.

Craig Harris-Fryers LLM
Electoral Roll Officer

23rd May 2026.

Secretary's Report 2026

The PCC met on the 18th May 2025 directly after the APCM. At that meeting Alex Rayner was elected as Vice-Chair, Ashika Mathews as Secretary and David Pearson as Treasurer.

There is a total of 15 people on the PCC, 8 of whom are ex-officio, meaning that they are on the PCC by virtue of their other responsibilities. This includes the Cardinal Rector, the Churchwardens and the Deanery Synod Representative.

Thereafter the PCC met a further 7 times.

The standing items on our agenda are:

- Finance
- Fundraising & Stewardship
- Fabric
- Safeguarding
- Charitable Giving
- Deanery Synod
- Health & Safety

Each of these will receive its own time at this meeting. All reports are available online. Dickon Love will also be able to assist with access to them.

We are delighted to have Fr Stuart take on the role of Fundraising Steward. I am sure he will be engaging with all of us in the congregation to encourage participation and assist him in the work of ensuring our future as a robust and resilient church.

Craig Harris-Fryers, alongside his many other activities on behalf of the church, is Warden of the Fraternity of Our Lady de Salve Regina and has prepared a report.

Information security is governed through the parish's Data Protection Policy, agreed by the PCC on 12 June 2024. Dickon Love is the parish's elected Data Protection Controller and Data Manager.

If anyone wishes to join the PCC, please speak either to me or Fr Philip.

CITY OF LONDON
THE UNITED PARISHES OF ST MAGNUS THE MARTYR LONDON BRIDGE
WITH ST MARGARET NEW FISH STREET AND ST MICHAEL CROOKED LANE

SAFEGUARDING REPORT FOR THE APCM, 31 MAY 2026

1. Introduction

Safeguarding is a standing agenda item at PCC. The parish works in line with Church of England Safeguarding Policy and Practice Guidance.

2. Formal Obligation

The PCC has complied with the 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).

3. Safeguarding Roles

Parish Safeguarding Officer: Dickon Love. DBS Recruiter and Verifier: Dickon Love.

4. Safeguarding Policy, Guidance and Information

The parish has adopted the **Promoting a Safer Church** policy for use at St Magnus.

5. Safeguarding Learning and Development

All PCC members are required to do the Basic Awareness and Foundation online training. 3 members have yet to complete this.

All are also required to do Domestic Abuse training. The same 3 have yet to complete this.

All Churchwardens are required to do the Leadership training. 1 has yet to complete this and complete their Domestic Abuse training.

The sidesman has yet to complete Basic Awareness and Foundation online training.

6. Safer Recruitment and People Management

The parish does not undertake recruitment. There is a requirement for all churchwardens to have Enhanced DBS Checking. 3 have this completed while the other 3 are in progress.

7. Concerns Raised

There have been no concerns shared with the Parish Safeguarding Officer in the past year nor to the Diocesan Safeguarding Team.

THREE UNITED PARISHES OF ST MAGNUS THE MARTYR

WITH ST MARGARET AND ST MICHAEL

REGISTERED CHARITY NO. 1130590

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2025

THREE UNITED PARISHES OF ST MAGNUS THE MARTYR

WITH ST MARGARET AND ST MICHAEL

FINANCIAL STATEMENTS

YEAR ENDED 31ST DECEMBER 2025

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THREE UNITED PARISHES OF ST MAGNUS THE MARTYR

WITH ST MARGARET AND ST MICHAEL

Registered Charity Name:	The Parochial Church Council of the Ecclesiastical Parish of St Magnus the Martyr with St Margaret New Fish Street and St Michael Crooked Lane, London
Registered Charity Number:	1130590
Church location:	Lower Thames Street London EC3R 6DN
Members of the Parochial Church Council:	The Reverend P Warner SSC – Cardinal Rector (Chairman) Mr A Rayner (Vice Chair, DS Representative) Ms A Mathews (Churchwarden, Secretary & Electoral Roll Officer) Mr D Pearson (Churchwarden & Treasurer) Mr D Love (Churchwarden, Safeguarding Officer) Mr A Colam (Churchwarden) Mr E Hagger (Churchwarden) Mr N Bird (Churchwarden, elected 18 May 2025) Mr M King Mr R Austen Mr M Cooper Ms S Gray (Green Energy Champion) Mr J Groves Mr C S Harris-Fryers (Risk Officer) Dr F Keating (DS = Deanery Synod)
Verger:	Mr Nick Sargent
Parish Clerks:	Mr Michael Cooper, OBE (St Magnus the Martyr) Dr Frank Keating (St Margaret New Fish Street) Dr Colin Podmore, MBE (St Michael Crooked Lane)
Safeguarding Officer:	Mr Dickon Love, MBE
Book-keeper:	Mr Andrew Ashley

THREE UNITED PARISHES OF ST MAGNUS THE MARTYR

WITH ST MARGARET AND ST MICHAEL

Professional Advisors

Independent Examiner:	Knox Cropper LLP Chartered Accountants 65 Leadenhall Street London EC3A 2AD
Bankers:	HSBC Plc 1-3 Bishopsgate London EC2N 3AQ Virgin Money plc Jubilee House Gosforth Newcastle upon Tyne NE3 4PL
Investment Managers:	CCLA Investment Management Limited Senator House, 85 Queen Victoria St, London EC4V 4ET M&G Securities Limited Laurence Pountney Hill London EC4R 0HH
Architects:	Shenstone & Partners 302 The Highway London E1V 3DH

THREE UNITED PARISHES OF ST MAGNUS THE MARTYR

WITH ST MARGARET AND ST MICHAEL

Annual Report

The Parochial Church Council ("PCC") is pleased to present its report and the financial statements of the Three United Parishes of St Magnus the Martyr with St Margaret and St Michael ("the church") for the year ended 31st December 2025. The trustees have adopted the provisions of 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).

REFERENCE AND ADMINISTRATIVE DETAILS

Reference and administrative details are shown with the schedule of members of the PCC and professional advisors on pages 1 and 2 of the financial statements.

THE CONSTITUTION OF THE PCC

The parishes of St Margaret New Fish Street and St Michael Crooked Lane were united with that of St Magnus the Martyr in 1670 and 1831 respectively. The parish is part of the City Deanery of the Diocese of London.

The PCC is a body corporate (Section 3 of The Parochial Church Council (Powers) Measures 1956 (as amended)). It has a responsibility to co-operate with the Cardinal Rector, the Reverend Philip Warner, "… in promoting in the parish the whole mission of the Church, pastoral, evangelistic, social and ecumenical."

In accordance with changes introduced by the Charities Act 2006, the PCC has been registered with the Charity Commission since 17 July 2009.

THE PCC AND THE STANDING COMMITTEE

The method of appointment of PCC members is set out in the Church Representation Rules. The PCC also acts as the Standing Committee. PCC members are responsible for making decisions on all matters of general concern and importance to the parish including deciding on how the funds of the PCC are to be spent. The Trustees confirm that they have considered the general guidance issued by the Charity Commission in connection with public benefit in setting the objectives of the charity.

OBJECTIVES AND ACTIVITIES

The primary objectives of the church are to offer daily prayers to God and to worship Him in the beauty of his holiness. Through worship and prayer, we seek to know God better and to be conformed to his purposes for our lives. In partnership with others we wish to make His love known within our city and nation, and throughout the world. People who work in the City of London, or who come from further afield, can set aside their daily concerns and spend a time of peace and prayer, asking for and receiving God's peace in their hearts.

The PCC provides public benefit by: providing worship, music and a space for personal prayer; offering pastoral care, including for the sick and bereaved; maintaining the fabric of the Grade I listed church in good condition; keeping the church open for much of the week for the enjoyment of a wide range of visitors and promoting the whole mission of the Church

When planning our activities for the year the Rector, Reverend Philip Warner, and the PCC has considered the Charity Commission's guidance on public benefit and the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus;
- Provision of pastoral care for city workers and other visitors;
- Missionary and outreach work;
- Concerts, meetings and other events (such as the annual blessing of the Thames).

To facilitate this work, it is important that we maintain the fabric of our Grade I listed building (designed by Sir Christopher Wren) which welcomes visitors from around the world.

THREE UNITED PARISHES OF ST MAGNUS THE MARTYR

WITH ST MARGARET AND ST MICHAEL

ACHIEVEMENTS AND PERFORMANCE

Worship and Prayer

The PCC is keen to offer a range of services during the week and over the course of the year that our community find both beneficial and spiritually fulfilling. All are welcome to attend our regular services. Parish Mass is celebrated every Sunday at 11am and Low Mass celebrated each Tuesday, Wednesday, Thursday and Friday at 12:30pm. The church is usually open for visiting and for private prayer Tuesday to Friday 10am to 4pm. The Sunday congregation averages around 50-60, with this number greatly increased during special services and events. The church continues to live-stream Sunday Mass most weeks.

The PCC has passed a resolution requesting the Bishop of London to provide alternative episcopal oversight of the parish by the Bishop of Fulham, under the guidelines of the House of Bishops for parishes unable to receive for theological reasons the sacramental ministry of women. The PCC is also affiliated with The Society, an ecclesial body which promotes and maintains catholic teaching and practice within the Church of England and guarantees a ministry in the historic apostolic succession.

St Magnus has a strong and lively musical tradition with skilled and enthusiastic organist, Mr John Eady, and choir, the latter under the direction of Mr Edward Walters. Every Sunday a quartet (often augmented) enrich the parish worship by singing the propers of the day, a mass setting and a motet, frequently from less known and unjustly neglected composers.

The annual Blessing of the Thames was held in January 2025.

The Fraternity of Our Lady de Salve Regina has met regularly at the church during the year. Mr Craig Harris-Fryers is The Warden. The Annual Festival was kept on 20 September 2025. The Fraternity and the PCC sponsor lamps in the Holy House of the Shrine of Our Lady of Walsingham.

Deanery Synod

Alex Rayner sat on the City Deanery Synod throughout the whole of 2025. Having this representation provides the PCC with an important link between the parish and the Diocese and wider Church.

Rectory

The Diocese has provided a house for the Rector at 123 Calabria Road, London N5, the parish's former rectory at 39 King William Street, London, EC4 having been sold on 30 May 1921 for £8,000.

St Magnus the Martyr and its place in the City

The church is built where all people crossing the old London Bridge used to enter the City, and standing on the crossroads, it has seen many important events in its 1,000-year history. The object for which the church was originally built has not changed; now as then, prayers are offered daily to God, and He is worshipped in the beauty of holiness. Now as then, people who work in the City, or who come from further afield set aside their daily concerns and spend a time of peace and prayer, asking for and receiving God's peace in their hearts. We welcome visitors from around the world, who come to marvel at the beautiful interior and to see our world-famous 4-metre-long model of the old Bridge, old fire engine or listen to our celebrated ring of bells.

THREE UNITED PARISHES OF ST MAGNUS THE MARTYR

WITH ST MARGARET AND ST MICHAEL

ACHIEVEMENTS AND PERFORMANCE (continued)

Livery Companies and Ward Club

St Magnus the Martyr is proud to be the Livery Church of The Worshipful Company of Fishmongers and The Worshipful Company of Plumbers, and to host their respective services. It is also the church for the Ward of Bridge and Bridge Without and the parish welcomed the Bridge Ward Club for its annual carol service.

Twinning Arrangement
St Magnus the Martyr is linked in prayer with our sister parish, the Church of the Resurrection, New York.

Internal Redecoration

Having successfully raised funds and carried out urgent works to the roof in recent years, the PCC turned its attention to the interior of the church, which has suffered from the effects of water ingress and general deterioration over the years. It has been decades since significant work has been carried out on the church's interior, and the PCC launched a redecoration and beautification fund to address these needs in April 2024 to raise money from funders, donors and other sources. We gratefully acknowledge the generous support of the following donors so far:
Gold Donors: The T.S. Eliot Foundation; Stephen & Pauline Hoare; Alex Rayner & Tyler Hill.
Bronze Donors: Dr Colin Podmore, MBE; Mr N Copcutt; Prof RY & Mrs AM Cartwright; Mr David Ross; Mr RH Drew; Mr FC Rodgers; Mr David Pearson.
Other Donors: Mr Charles Yuill; Lt Col RJA Paterson-Fox; Mrs Eileen Slatter.

Clock

The church features an impressive and historic bracket clock gifted by Sir Charles Duncombe in 1709. The London City Press on Saturday 27 April 1861 recorded that:
"The clock of this church, with its projecting dial, were presented by Sir Charles Duncombe in 1709. The history of Sir Charles is one out of the many instances of men of humble birth rising to exalted station in the City. When a poor boy, he made an appointment with his master to meet him at a certain time on London Bridge, but missed him on account of his not knowing the time. He resolved that, if he ever rose in the world, to have a clock fixed in the vicinity. Time rolled on; and what appeared to be but a day dream of the poor lad, became a reality, and in 1709 he was elected to the office of Lord Mayor. In that year, mindful of his early resolve, he gave the clock."

The mechanism is kept in excellent working order, but the exterior clock face, which is painted and gilded, required repair and redecoration. This work was carried out in the sum of £17,999 (incl VAT) and the PCC is enormously grateful to the following donors for assisting us to carry out these works: £5,000 from Friends of City Churches; £2,000 from Georgian Group Cleary Fund; £1,000 from the Worshipful Company of Plumbers' Charity; and £500 from the Worshipful Company of Clockmakers.

2030 Net Zero Target

In 2020, to further our part in the Church of England's target for net zero carbon by 2030, the Parish appointed a Green Energy Champion. Our supply comes from 100% renewable energy, we use energy efficient lighting wherever possible, and we are undertaking a range of other measures to minimise our use of carbon.

Sustainable Communities, Diversity & Inclusion

Like most other City churches, almost no one actually lives within the parish, so we cannot as easily arrange for our parishioners to engage in person with the local community in the way a residential parish could. However, we make the most of our location, history and living worship to be a mission to everyone who is part of our community, whether as City workers, domestic or overseas visitors, passers-by or those who make use of our buildings and grounds. We continue to engage with the community and visitors, and we also continue to maximise our impact by engaging with the community online, through our website, virtual tour and live streaming of services and other events, all of which support our Living History Programme. In 2020 we appointed a Diversity & Inclusion Champion, and we are pleased to have parishioners from diverse backgrounds serving in leadership roles, on the PCC, on the serving team, as volunteers and in other capacities. All are welcome at St Magnus.

THREE UNITED PARISHES OF ST MAGNUS THE MARTYR

WITH ST MARGARET AND ST MICHAEL

VOLUNTEERS & SUPPORTERS

We would like to thank all the volunteers who work so hard to make our church the lively and vibrant community it is. Thanks are given to the members of the PCC for their valuable contribution to our ministry and for keeping the church running. We also wish to thank the many generous donors, benefactors, funders and others who support us financially. Your kind and thoughtful contributions help us keep our parish and community alive as a "beacon of light" in the heart of the City.

FINANCIAL REVIEW

Net income for 2025 totalled £239,076, compared to £26,263 in 2024. The surplus for the year included an unrealised investment gain of £1,701 (2024: Gain of £6,643). Excluding unrealised investment movement, the surplus increased significantly from £19,620 in 2024 to £237,375 in 2025.

Total income rose to £441,285, up from £257,599 in 2024. A significant portion of this income was made up of a one-off legacy of £171,475 from the Estate of the Late Ann George. The £14,500 grant received from the St Michael's Trust was fully utilised in the year and is separately disclosed in these accounts.

Total expenditure amounted to £203,910 compared to £237,979 in 2024. Included within this expenditure was £2,068 relating to roof works classified under repairs and maintenance as restricted. The Diocesan parish share payable during the year increased from £78,600 in 2024 to £87,000 in 2025.

Investments increased in value during the year from £248,214 to £261,947, in line with market conditions, while cash at bank rose significantly from £56,091 to £301,999. The PCC continues to assess the need to keep funds on hand for major repairs.

Total funds increased from £333,497 at 31st December 2024 to £572,573 at 31st December 2025.

RESERVES POLICY

It is PCC policy to build a level of unrestricted funds commensurate with medium term needs for repair and maintenance of the fabric of St Magnus the Martyr. The PCC continues to work with the architect to determine an appropriate time horizon for works assessment and prudent level of funding to preserve our Grade I listed building for the next generation. It is also PCC policy to maintain an additional amount of unrestricted funds (as far as possible) equating to at least four months' unrestricted payments. Reserves at the year-end amounted to £572,573, of which £37,313 were restricted.

THREE UNITED PARISHES OF ST MAGNUS THE MARTYR

WITH ST MARGARET AND ST MICHAEL

RESPONSIBILITIES OF THE TRUSTEES

The trustees are responsible for preparing the annual report and financial statements in accordance with applicable Charity law and regulations. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the charity and of the surplus or deficit 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;
- Make judgements and estimates that are reasonable and prudent;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue on operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the financial statements comply with the Charities Act 2011. 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.

ACCOUNTANTS

A resolution to re-appoint Knox Cropper LLP as independent examiners for the ensuing year will be proposed at the Annual Parochial Church Meeting.

Approved by the PCC on 17th May 2026 and signed on their behalf.

Revd Philip Warner
Cardinal Rector

INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF

THE THREE UNITED PARISHES OF ST MAGNUS THE MARTYR WITH

ST MARGARET AND ST MICHAEL

Independent examiner's report to the trustees of The Three United Parishes of St Magnus the Martyr with St Margaret and St Michael

I report to the trustees on my examination of the accounts of The Three United Parishes of St Magnus the Martyr with St Margaret and St Michael (the Trust) for the year ended 31st December 2025.

This report is made to the Trustees, as a body, in accordance with the terms of my engagement. My work has been undertaken so that I might carry out an Independent Examination of the financial statements in accordance with the General Directions given by the Charity Commissioners. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body for my work or for this report.

Responsibilities and basis of report

As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all 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 Trust 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.

65 Leadenhall Street
London
EC3A 2AD

James Holland-Leader FCA
Knox Cropper LLP
Chartered Accountants

17th May 2026

THREE UNITED PARISHES OF ST MAGNUS THE MARTYR
WITH ST MARGARET AND ST MICHAEL
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2025

		2025			2024		
	Notes	Unrestricted Funds £	Restricted Funds £	Total £	Unrestricted Funds £	Restricted Funds £	Total £
INCOME FROM							
Donations, Legacies and Collections	3	277,298	55,905	333,203	84,788	63,446	148,234
Other Trading Income	4	93,738	-	93,738	92,105	-	92,105
Investments	5	13,756	-	13,756	7,655	-	7,655
Other Income	6	588	-	588	9,605	-	9,605
TOTAL INCOME		385,380	55,905	441,285	194,153	63,446	257,599
EXPENDITURE ON							
Raising Funds	7	-	-	-	1,100	-	1,100
Charitable Activities	8	163,827	40,083	203,910	152,589	84,290	236,879
TOTAL EXPENDITURE		163,827	40,083	203,910	153,689	84,290	237,979
Net Gains on Investment Assets	10	1,701	-	1,701	6,643	-	6,643
Transfer between Funds	13&14	(9,499)	9,499	-	(11,270)	11,270	-
NET INCOME/(EXPENDITURE) AND NET MOVEMENT IN FUNDS		213,755	25,321	239,076	35,837	(9,574)	26,263
TOTAL FUNDS BROUGHT FORWARD AT 1ST JANUARY 2025		321,505	11,992	333,497	285,668	21,566	307,234
TOTAL FUNDS CARRIED FORWARD AT 31ST DECEMBER 2025		£535,260	£37,313	£572,573	£321,505	£11,992	£333,497

All the activities reported above represent continuing operations.

THREE UNITED PARISHES OF ST MAGNUS THE MARTYR

WITH ST MARGARET AND ST MICHAEL

BALANCE SHEET

AS AT 31ST DECEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
FIXED ASSETS					
Investment	10		261,947		248,214
CURRENT ASSETS					
Debtors and Prepayments	11	16,609		39,068	
Cash at Bank and in Hand		301,999		56,091	
		318,608		95,159	
CREDITORS:					
Amounts falling due within one year	12	7,982		9,876	
NET CURRENT ASSETS			310,626		85,283
NET ASSETS			£572,573		£333,497
UNRESTRICTED FUNDS	13		535,260		321,505
RESTRICTED FUNDS	14		37,313		11,992
TOTAL FUNDS			£572,573		£333,497

Approved by the Parochial Church Council on 17th May 2026 and signed on their behalf.

Reverend Philip Warner
Cardinal Rector

Mr David Pearson
Treasurer

THREE UNITED PARISHES OF ST MAGNUS THE MARTYR

WITH ST MARGARET AND ST MICHAEL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2025

1. ACCOUNTING POLICIES

a) Status of the PCC

The Three United Parishes of St Magnus the Martyr with St Margaret and St Michael is a registered Charity, No. 1130590.

A description of the nature of the PCC's activities is disclosed in the Report of the Trustees. The PCC's registered office is stated on page 1.

The presentation currency of the financial statements is the Pound Sterling (£).

b) Basis of Preparation and Assessment of going concern

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of PCCs, and with the Regulations' 'true and fair view' provisions, together with the Financial Reporting Standard Applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP (FRS 102)).

The accounts have been prepared under the historical cost convention with the exception of investments which are included at market value.

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

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

c) Funds

General funds represent the funds of the PCC that are not subject to any restrictions regarding their use and are available for application to the general purposes of the PCC. Funds designated for a particular purpose by the PCC are unrestricted. Restricted Funds are funds which are used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for a particular purpose. For details of the restricted funds see note 15 in these financial statements.

THREE UNITED PARISHES OF ST MAGNUS THE MARTYR

WITH ST MARGARET AND ST MICHAEL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2025
(continued)

1. ACCOUNTING POLICIES (continued)

d) Income

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

Donations, Legacies and Collections

Collections are recognised when banked by or on behalf of the PCC. Giving receivable under Gift Aid is recognised only when received. Grants and legacies are accounted for when the PCC is notified of its legal entitlement and the amount due is probable. The small income from sales of books, cards, etc. is included in the church plate collections etc. Sales of choir CDs are accounted for in the Music Fund.

Other ordinary income from church activities

Parochial fees due to the PCC for weddings, etc. are accounted for on an event by event basis. Rental income from the vestry house flat, basement office and parking is recognised only when received.

Income from investments

Dividend and interest income are accounted for when received as is any income tax recoverable on such income.

e) Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings.

f) Fixed Assets

Consecrated land and buildings and moveable church furnishings

Consecrated and beneficed property is excluded from the financial statements by section 10(2) to (4) of the Charities Act 2011.

No value is placed on moveable church furnishings held by the churchwardens on special trust for the PCC and which require a faculty for disposal, as the PCC considers this to be an inalienable property. All expenditure incurred during the year on consecrated land and beneficed buildings, whether maintenance or improvement, is charged to the accounts during the year, as is expenditure on moveable church furnishings.

THREE UNITED PARISHES OF ST MAGNUS THE MARTYR

WITH ST MARGARET AND ST MICHAEL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2025
(continued)

1. ACCOUNTING POLICIES (continued)

g) Investments

Investments are a form of basic financial investment and are initially recognised at their transaction value and subsequently measured at fair value as at the balance sheet date using the closing quoted market price. The statement of financial activities includes the net gains and losses arising on revaluations and disposals throughout the year.

Realised gains and losses on investments are calculated as the difference between sales proceeds and their opening carrying value or their purchase value if acquired subsequent to the first day of the financial year. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value.

h) Current Assets and Liabilities

Debtors and creditors are recognised where, at the balance sheet date, an entitlement to receive or transfer economic benefit exists and settlement is probable and can be measured reliably. Amounts are measured at the expected settlement amount, discounted for the time value of money if material.

Cash at bank and in hand includes cash held on deposit either with the CBF Church of England Funds, or at the bank.

2. STATEMENT OF THE RESPONSIBILITIES OF THE MEMBERS OF THE PCC

The Members of the Parochial Church Council are responsible for the preparation of the financial statements. They are also responsible for ensuring that proper books of account are kept in respect of the funds of the Three United Parishes.

3. COLLECTIONS

	2025		
	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Collections Gift Aided	18,535	-	18,535
Planned giving Gift Aided	23,619	-	23,619
Contactless and PayPal	17,646	-	17,646
Legacy	171,475	-	171,475
Income Tax Recoverable	18,562	-	18,562
Grants	2,140	-	2,140
St Michael's Trust Income	-	14,500	14,500
Salve – Donations etc.	-	5,192	5,192
Donations, Appeals	25,321	-	25,321
Flood Fund	-	16,213	16,213
Redecoration	-	11,500	11,500
Clock Repair	-	8,500	8,500
	£277,298	£55,905	£333,203

THREE UNITED PARISHES OF ST MAGNUS THE MARTYR

WITH ST MARGARET AND ST MICHAEL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2025
(continued)

	2024		
3. COLLECTIONS (continued)	**Unrestricted Funds £**	**Restricted Funds £**	**Total £**
Collections Gift Aided	17,641	-	17,641
Planned giving Gift Aided	26,942	-	26,942
Contactless and PayPal	12,640	-	12,640
Income Tax Recoverable	9,132	-	9,132
Plate collections, boxes and votives		-	
Grants	10,197	-	10,197
St Michael's Trust Income	-	14,500	14,500
Salve – Donations etc.	-	3,174	3,174
Donations, Appeals	8,236	-	8,236
Roof Fund	-	20,069	20,069
Pilgrimage	-	22,018	22,018
Redecoration	-	3,685	3,685
	£84,788	£63,446	£148,234

	2025			2024
4. OTHER TRADING INCOME	**Unrestricted Funds £**	**Restricted Funds £**	**Total £**	**Unrestricted Funds & Total £**
Rental Income / Parking Fees	8,178	-	8,178	17,685
Parish Rate	168	-	168	1,368
Church Hire Income & Sundries	85,392	-	85,392	73,052
	£93,738	-	£93,738	£92,105
5. INVESTMENTS				
Dividends	12,032	-	12,032	7,612
Bank Interest	1,724	-	1,724	43
	£13,756	-	£13,756	£7,655
6. OTHER INCOME				
Other Income	-	-	-	1,158
VAT recoverable	588	-	588	8,447
	£588	-	£588	£9,605

THREE UNITED PARISHES OF ST MAGNUS THE MARTYR

WITH ST MARGARET AND ST MICHAEL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2025
(continued)

7. RAISING FUNDS

	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total £	2024 Unrestricted Funds & Total £
Parish Rate fees	-	-	-	1,100
	-	-	-	£1,100

8. CHARITABLE ACTIVITIES

	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total £
Charitable Giving	2,021	-	2,021
Activities Directly Related to the work of the Church (Note 8a)	124,351	20,016	144,367
Expenditure Related to the Church (Note 8b)	28,978	20,067	49,045
Administrative Costs (Note 8c)	8,477	-	8,477
	£163,827	£40,083	£203,910

	2024 Unrestricted Funds £	2024 Restricted Funds £	2024 Total £
Charitable Giving	1,080	-	1,080
Activities Directly Related to the work of the Church (Note 8a)	116,479	41,031	157,510
Expenditure Related to the Church (Note 8b)	30,483	43,259	73,742
Administrative Costs (Note 8c)	4,547	-	4,547
	£152,589	£84,290	£236,879

THREE UNITED PARISHES OF ST MAGNUS THE MARTYR

WITH ST MARGARET AND ST MICHAEL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2025
(continued)

	2025		
	Unrestricted Funds £	**Restricted Funds £**	**Total £**
(a) **ACTIVITIES DIRECTLY RELATED TO THE WORK OF THE CHURCH**			
Verger	18,829	-	18,829
Diocesan Parish Share	87,000	-	87,000
Cardinal Rector Travel Expenses	-		
Clergy House	-		
Entertainment and Catering	904		904
Organist and Singers	17,618	14,500	32,118
Organ Maintenance	-	943	943
Salve Regina	-	4,573	4,573
	£124,351	£20,016	£144,367

	2024		
	Unrestricted Funds £	**Restricted Funds £**	**Total £**
Verger	18,021	-	18,021
Diocesan Parish Share	78,600	-	78,600
Cardinal Rector Travel Expenses	-	-	-
Clergy House	-	-	-
Entertainment and Catering	3,699	-	3,699
Organist and Singers	16,159	14,500	30,659
Organ Maintenance	-	738	738
Salve Regina	-	3,315	3,315
Pilgrimage	-	22,478	22,478
	£116,479	£41,031	£157,510

THREE UNITED PARISHES OF ST MAGNUS THE MARTYR

WITH ST MARGARET AND ST MICHAEL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2025
(continued)

	2025		
	Unrestricted Funds £	**Restricted Funds £**	**Total £**
(b) **EXPENDITURE RELATED TO THE CHURCH**			
Church Running Expenses	26,812	-	26,812
General Repairs and Maintenance	2,166	2,068	4,234
Clock Repair	-	17,999	17,999
	£28,978	£20,067	£49,045

	2024		
	Unrestricted Funds £	**Restricted Funds £**	**Total £**
Church Running Expenses	24,500	-	24,500
General Repairs and Maintenance	5,983	43,259	49,242
	£30,483	£43,259	£73,742

	2025			2024
	Unrestricted Funds £	**Restricted Funds £**	**Total £**	**Unrestricted Funds & Total £**
(c) **ADMINISTRATIVE EXPENSES**				
Telephone, Photocopier, Postage and Stationery	4,011	-	4,011	1,359
Bank Charges	1,067	-	1,067	905
Professional Fees	500	-	500	489
Independent Examiner's Fee	2,100	-	2,100	1,794
Flat costs	799	-	799	-
	£8,477	-	£8,477	£4,547

THREE UNITED PARISHES OF ST MAGNUS THE MARTYR

WITH ST MARGARET AND ST MICHAEL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2025
(continued)

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st December 2025 nor for the year ended 31st December 2024.

Trustees' Expenses
Two Trustees were reimbursed expenses for the year ended 31st December 2025 amounting to £6,040 The nature of monies reimbursed related primarily to Church's running costs and repairs (2024: £7,970).

10. INVESTMENTS

	2025	2024
	£	£
Balance Brought Forward	248,214	233,959
Additions/Accumulated Dividends	12,032	7,612
Disposals	-	-
Realised/Unrealised (Losses)/Gains for the Year	1,701	6,643
Balance Carried Forward	£261,947	£248,214
Investments Comprise:		
M & G Investments		
197.431 (2024: 197.431) Charifund Accumulation Units	80,435	64,558
CBF Church of England Investment Fund		
2926.22 (2024: 2926.22) Accumulation Shares	181,512	183,656
	£261,947	£248,214

11. DEBTORS AND PREPAYMENTS

	2025	2024
	£	£
Income tax recoverable	10,041	20,998
Sundry Debtors	6,568	15,312
VAT recoverable	-	2,758
	£16,609	£39,068

THREE UNITED PARISHES OF ST MAGNUS THE MARTYR

WITH ST MARGARET AND ST MICHAEL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2025
(continued)

12. SUNDRY CREDITORS

	2025 £	2024 £
Accruals	5,882	8,082
Independent – examiner fee	2,100	1,794
	£7,982	£9,876

13. UNRESTRICTED FUNDS

	Balance at 1/1/2025 £	Income £	Expenditure £	Realised/ Unrealised Gains/(Losses) £	Transfers £	Balance at 31/12/2025 £
General	£321,505	£385,380	£(163,827)	£1,701	£(9,499)	£535,260

14. RESTRICTED FUNDS

	Balance at 1/1/2025 £	Income £	Expenditure £	Transfers £	Balance at 31/12/2025 £
St Michael's Trust	-	14,500	(14,500)	-	-
Music Fund	249	-	-	-	249
Chair Restoration	613	-	-	-	613
Organ Fund	2,579	-	(943)	-	1,636
Salve Regina	4,196	5,192	(4,573)	-	4,815
Flood Fund	-	16,213	(2,068)	-	14,145
Redecoration	4,355	11,500	-	-	15,855
Clock Repair	-	8,500	(17,999)	9,499	-
	£11,992	£55,905	£(40,083)	£9,499	£37,313

THREE UNITED PARISHES OF ST MAGNUS THE MARTYR

WITH ST MARGARET AND ST MICHAEL

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2025

(continued)

15. NET ASSETS BY FUND

	2025		
	Unrestricted	Restricted	Total
	£	£	£
Fixed Assets	261,947	-	261,947
Current Assets	293,287	25,321	318,608
Creditors	(7,982)	-	(7,982)
	£547,252	£25,321	£572,573

	2024		
	Unrestricted	Restricted	Total
	£	£	£
Fixed Assets	248,214	-	248,214
Current Assets	104,733	(9,574)	95,159
Creditors	(9,876)	-	(9,876)
	£343,071	£(9,574)	£333,497

16. EMPLOYEE INFORMATION

There were no employees who received employee benefits exceeding £60,000(2024: None).

The average weekly number of staff employed during the year was:

	2025	2024
	No.	No.
Verger	1	1

	£	£
Staff costs:		
Wages and salaries	18,462	17,678
Pensions	367	343
	18,829	£18,021

17. VOLUNTEERS

We would like to thank all the volunteers who work so hard to make our church the lively and vibrant community it is. Thanks are given to the members of the PCC who gave their considerable time and expertise to our ministry and for keeping the church running. In accordance with the SORP, due to the absence of any reliable measurement basis, the contribution of these volunteers is not recognised in the accounts.

Deanery Synod Report 2025-2026:

- Since the last Annual General Meeting, Deanery Synod has met three times, on 18 June 2025, 2 October 2025 and 14 January 2026.
- In June 2025, we met at Temple Church, where we joined members of the Westminster Deanery for a garden party
- On 2 October, Deanery Synod was held at St Magnus the Martyr. The main speaker was Lisa Adjei, Head of Racial Justice Priority for the Diocese, who spoke about "Growing More Racially Just". This was a good opportunity for St Magnus to be visible in the diocese and underline our commitment to diversity and inclusion.
- The next meeting was held on 14 January 2026 at St Vedast Foster Lane. The Lady Mayor had been due to attend, but was instead represented by Alderman and Sheriff Robert Hughes-Penney, who gave an address. A discussion took place on Square Mile Churches and community engagement, led by speakers Stephen Escritt and Susanna Eastburn from Counterculture.
- On 25 June 2025, I wrote to all parishes in the Deanery about the City Burial Ground Fund, which provides an annual grant to parishes. This issue had attracted interest and concern following a decision in 2023 by the London Diocesan Fund to exclude investments in extractive industries (e.g. oil and gas). I explained that we had decided to allocate £1,000 to each church for 2025, but noted that this figure was considerably less than in previous years. I then set out our intention to discuss options with the Diocese. I and several other members of Standing Committee subsequently met Chris Harris (Director of Finance and Operation, Diocese of London) on 15 July. At that meeting he agreed to transfer funds to a different investment account, that would still abide by the Church and Diocese's investment policy but better suited to deliver income to parishes. This transfer took place in August. We also agreed that there would be an annual review of the funds performance, with a meeting each May.
- One other point to note is that, from 2026 Annual Parochial Church Meetings, St Magnus can once again elect two representatives to Deanery Synod. The allocation is determined by the number of people on the electoral roll. We had two representatives until 2023 (Ann George was one for many years), but the threshold was then raised to 75 in 2023. It has now been lowered to 53, which means St Magnus can once again elect two members (we currently have 65 on our electoral roll). In any case, we should encourage more regular attendees to sign up to our electoral roll as it matters!

VERGER'S REPORT, May 2026

The verger is happy to report that the St Magnus Summer Saturday openings were a great success, but we could have been open for longer and for many more Saturdays had volunteers come forward. Huge thanks to all those who did. Perhaps, in addition to twisting arms for wine, snacks, readers and intercessors, we could circulate an additional list for seasonal church sitting? We do not need to be confined to periods covering school holidays only, the weekends are always very busy in the City.

The verger would like to thank all those who have contributed to the courtyard garden, especially Matthew King whose host as and pelargoniums have returned this year twofold.

The verger would like to thank all those who supported 'Nicks Knick - Knacks' stall which raised £785.00 for the church music fund. It is hoped that the success will be repeated later this year, any additional donations of unwanted treasures would be most welcome.

The verger would like to thank Mr. Mike King and Mr. Stefano Farina for their continued help with 'front of house' and security in their roles as sidesmen.

A new purple humeral veil for use during Septuagesima has been added to our vestment collection.

Nick Sargent, verger

The Fraternity of Our Lady de Salve Regina

AT ST. MAGNUS THE MARTYR, LONDON BRIDGE

Founded 1343 • Reconstituted 1922 • Centenary Celebrated 2022

MASTER: *Fr Philip Warner* **WARDEN:** *Mr Craig Harris-Fryers*

REPORT FOR THE ANNUAL PAROCHIAL CHURCH MEETING 2026

The past year marked the 103rd year of the reconstitution of the Fraternity by Fr Fynes-Clinton in 1922 and the 682nd Anniversary of our original founding in the reign of Edward III. It was another year in which the Fraternity flourished and continued to offer devotion to Our Lady both here at St Magnus and further afield.

Membership
Membership has increased slightly year-on-year. We admitted Richard Sant, Drew Ashley and Caelan Hullock as new members at our Annual Festival in 2025.

Sunday Office
The main weekly devotion of the Fraternity is the Sunday Office said in St Magnus at the Shrine of Our Lady of Walsingham at 10.40am before the Parish Mass and lasts about 10 minutes. We have seen numbers attending the Sunday Office being stable with a good attendance, but more are always welcome. Members of the St Magnus congregation should note that all are welcome to attend this Devotion, where you can speak to someone about becoming a Member.

Pilgrimage to Walsingham
The Fraternity pilgrimage to Walsingham was a very prayerful and socially successful event and took place in beautiful weather from Friday 27th to Monday 30th June 2025. Although we were unable to be there on our usual "London Pilgrimage" weekend dates, we were blessed with several feasts – Sacred Heart of Jesus, Immaculate Heart of Mary, SS. Peter & Paul and the First Holy Roman Martyrs – which made up for it. The journey – train to Kings Lynn and coach from Kings Lynn to Walsingham – went very smoothly there and back. For our Pilgrimage Group, Mass was offered in the Guild of All Souls Chapel every day celebrated by the Master and the Fraternity Office was also said in the Guild of All Souls Chapel every day, led by the Warden. In the main Shrine Services, Officers and Members of the Fraternity served at both the Procession of Our Lady on Saturday and at the Procession of the Blessed Sacrament on Sunday (with Fraternity Collars on full display!)

Annual Festival
The Fraternity's Annual Festival was held on Saturday 20th September 2025 and consisted of Solemn High Mass with choir, Admission Service, the Annual General Meeting and the Annual Festival Luncheon. The Celebrant at Mass was the Master of the Fraternity and the Preacher was The Rt Revd David Waller, the Bishop Ordinary of the Personal Ordinariate of Our Lady of Walsingham. At the AGM, the Warden and Court were re-elected. The Luncheon afterwards was generously prepared and provided by Professor Keating, Mrs Eileen Slatter, Ms Ashika Mathews and wine provided by the Warden. Special thanks are recorded for Mr Alan Martin for live-streaming the service to enable Members from further afield to be able to join the Annual Festival proceedings virtually.

Other Events
The Fraternity Annual Requiem was held on Saturday 15th November 2025 at 12.30pm. The Mass was followed by a pub luncheon at which the Members toasted the memory of Mrs Ann Neely, Warden Emeritus RIP.

Finances
Per Rule 22 of the Constitution & Rules of the Fraternity, the Financial Year and financial reporting shall align with the Church of St Magnus the Martyr. Please kindly refer to the Annual Accounts of the Three United Parishes for the financial year 1st January to 31st December 2025 as presented to this APCM for details of the financial position of the Fraternity.

Special Thanks
Thanks are recorded to the Master and Officers of the Grand Court for their service and support over the last year. Thanks are also recorded to the Verger (Mr Nick Sargent) for his hard work and unfailing support of the Fraternity over the last year and these many years.

Craig Harris-Fryers LLM
The Warden

23rd May 2026

CITY OF LONDON
THE UNITED PARISHES OF ST MAGNUS THE MARTYR LONDON BRIDGE
WITH ST MARGARET NEW FISH STREET AND ST MICHAEL CROOKED LANE

BELLRINGING REPORT 2026 for 2025

The **condition of the bells** in the tower remain in very good order.



Sunday ringing has increased. We are now at the point where ringing before Mass is the norm with the ringers principally drawn from the Royal Jubilee Bellringers. As new ringers are taught or are attracted to the weekly practices on Thursdays, there is an increased willingness for people to travel into London on a Sunday morning as the critical mass for viability is achieved. This group is also getting to grips with how to ring these bells as confidence and ability grows, supported by the Thursday practices. The ringing after Mass has also been consistently regular. This group is drawn from others in London who ring at other churches/cathedrals earlier in the morning and allows for all 12 bells to be rung – a much more difficult proposition for ringers. My thanks go to all those who support and encourage both the pre and post-Mass ringing.



The Royal Jubilee Bellringers on tour in Bristol, Jan 2026

More **performance ringing** took place this year than in the previous year. In 2025, 20 **full peals** took place, 8 by the Ancient Society of College Youths, 4 by the Society of Royal Cumberland Youths, 3 by the St James' Guild, 2 by the University of London Society and 3 by others. The ringing room was the venue for a 4 handbell peals. There were 42 **quarter peals** – double that of the previous year. Monthly **practices** were held by the Middlesex County Association, and regular visits came from the Cumberlands,

Southwark Cathedral, the University of London Society as well as the incumbent Royal Jubilee Bellringers and Ancient Society of College Youths. Virtually all ringing takes places with the sound control open. Whenever the bells ring, people are attracted to the church from the street.

In terms of **governance**, all ringing is managed by the Tower Captain (Dickon Love). Day to day maintenance of the bells, fittings and ropes is in the care of the Steeplekeeper (Isaac Johnston) with critical oversight also provided by the Ancient Society of College Youths. Financial management of the tower continues to be administered by the Bells Trust. The trustees during the year were Dickon Love (Secretary), Elizabeth Hibbert (Treasurer), John Hughes-D'Aeth and Fr Philip Warner.



The Trustees of the Bells Fund at the dedication of the Bells, 2009. Paul Mounsey is on the left.

Paul Mounsey was also a trustee until he lost his battle with cancer in June. When the Bells Fund was first established to create the new ring, I invited Paul to serve as Chairman, and he brought his many excellent qualities and skills to the role. This was a role I was pleased he was willing to reprise for the appeal for new bells at St Dunstan-in-the-West in 2012. He was one of the giants in the world of ringing, for many years Master of the St Paul's Cathedral ringers, the leading peal ringer at St Magnus and in the Ancient Society of College Youths, and one of the most respected bellringers that ever lived. His funeral took place on 26 June at St Magnus, attended by over 200 mourners.

Dickon Love
Tower Captain
May 2026

St Magnus the Martyr APCM
31 May 2026
Susan Gray

Charitable Giving Report

Overview
In 25/26 we raised £1232.50 in total for our four charities: Action for the Church in Need, Goan Anglican Centre, Whitechapel Mission and Family Holiday Charity.
Members of the congregation also made additional generous donations to the charities directly, strengthening our church's impact in supporting communities locally and overseas.

Looking Ahead
Our charity programme will relaunch in November 2026, with the aim of increasing engagement through charity representatives attending St Magnus events. We will also explore alignments between the church's fundraising and grant application activity, and our work with local charities.

Christ the King Appeal

Action for Church in Need

Cash at Curry Lunch	£395
Contactless	£55
Just Giving	£280
Curry Lunch Total	**£730**

Goan Anglican Centre **£300**
(donation from PCC)

Advent Appeal

Whitechapel Mission

Cash	£50
Just Giving	£35 +
Gift Aid	£7.50
Total	**£92.50**

Lent Appeal

Family Holiday Charity

Cash	£45
Just Giving	£10
Total	**£55**

Charitable Giving Total £1232. 50

Serving Report 2026:

- I'd like to thank everyone who has served throughout the year, especially at the recent Triduum, which was so successful. I am also happy to note that we have a number of new servers, whose contributions in the sanctuary are very much appreciated.
- If anyone is interested in serving, please get in touch with me.

Alex Rayner