

# THE GUILD CHURCH COUNCIL OF ST MARGARET PATTENS



## THE GUILD CHURCH OF ST MARGARET PATTENS

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Registered Charity No: 1181352

### **Annual Report of the Trustees and Financial Statements of the Guild Church Council of the Guild Church of St Margaret Pattens with St Gabriel Fenchurch for the year ended 31 December 2025**

#### **Guild Vicar:**

The Revd. Andrew Keep  
193 Foundling Court  
Brunswick Centre  
London WC1N 1QF

#### **Bank:**

HSBC plc.  
1-3 Bishopsgate  
London EC2N 3AQ

#### **Independent Accountant:**

Andrew Hedger FCA  
52-54 Gracechurch Street  
London EC3V 0EH

# **THE GUILD CHURCH COUNCIL OF ST MARGARET PATTENS**

## **2025 REPORT and ACCOUNTS**

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# THE GUILD CHURCH COUNCIL OF ST MARGARET PATTENS

## Structure, Governance and Management

### Membership of the Trustees

The church registered with the Charity Commission in 2018. At the Annual Meeting held in 2019 the composition of the Trustees (the Guild Church Council [GCC]) was amended to reflect more closely the provisions of the Church Representations Rules 2017.

Trustees who sit on the Guild Church Council are elected annually at the Annual Meeting, except for the Guild Vicar (Priest-in-Charge) and the Secretary (Parish Clerk), who are ex officio, in accordance with the Church Representation Rules. During the year, the following served as trustees on the Guild Church Council:-

Guild Vicar	The Reverend Andrew Keep Chairman of the GCC
Church Wardens	Mr Steven (Tom) Jackson Mrs Sarah Hodge Mr Felix Corbett Mr Richard Turner
Parish Clerk	Mr Tony Charlwood
Treasurer	Mr Steven (Tom) Jackson
Deanery Synod Representative	Ms Barbara Nicholson
GCC member	Mrs Jennifer Bryant-Pearson
Administrator	Ms Barbara Nicholson

**Meetings** Between full meetings of the Guild Church Council the Standing Committee is available to transact business subject to any directions given by the Guild Church Council. The members are the Guild Vicar and the Churchwardens with the Administrator in attendance.

The Finance Committee did not meet during the year, its business being transacted by the GCC

A Fabric Committee was established during 2012 to report to the Guild Church Council.

The Council met four times during the year (with most members physically present in church and some on Zoom).

# THE GUILD CHURCH COUNCIL OF ST MARGARET PATTENS

## Aim and Purposes

The Guild Church of St Margaret Pattens exists to promote the gospel in and around the Guild Church and to minister to its two associated livery companies, the Worshipful Company of Basketmakers and the Worshipful Company of Pattenmakers. Also to provide a place of tranquility and peace to all people and of all faiths or none in the City of London. As such it provides a haven for all who benefit from its presence in the City open for extended hours, and it is used by schools for educational purposes and other organisations for meetings, rehearsals etc. To this end the Guild Church Council (GCC) considers that it fulfils its "Public Benefit" remit.

## Objectives & Activities

The GCC is committed to enabling as many people as possible to worship at the church and become part of its wider community. Our services and worship embrace all through prayer, music and sacrament and the provision of a safe space for personal prayer and reflection in the busy City.

The GCC seeks to provide services reflecting the annual cycle of prayer as prescribed by the Church of England and additionally embracing a cycle of services for our two livery companies and has done so in 2025 in an open church or through the medium of YouTube on the internet. Therefore, the GCC promotes throughout the year:

- Prayer and worship on a regular basis;
- Provision of education, counselling and pastoral care;
- Mission and outreach.

To facilitate this work the GCC keeps the building open to anyone to visit from 7.00am to 4.30pm Monday to Friday.

St Margaret Pattens is part of a "hub" of churches in the area including All Hallows-by-the-Tower and St Mary-at-Hill promoting the gospel and Christian values.

## Achievement and Performance

### Prayer & worship

The GCC holds a service of Holy Communion on Thursday throughout the year open to all. There are also occasional services of Choral Evensong scattered throughout the year. All are welcome to attend our worship and are encouraged to become part of the church community. Services currently are held with a mixture of people attending in the congregation and on YouTube during the year, with numbers attending holding up well.

There are 66 members of the church on the Church Electoral Roll (see later report of the Electoral Roll Officer). As the church is situated in the City of London where there is little residential accommodation, the majority of the congregation is from the working population, few of whom live within the City. The weekly attendance is very variable as the congregation usually attend in their lunchtime and attendance is governed by the vagaries of work, meetings etc. (see above)

Special services are held for our two livery companies at various times during the year. (see above)

The church is open for individual prayer and contemplation (by those of all faiths and none) daily during the week. (see above)

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## Provision of education, counselling and pastoral care

The church welcomes visits from primary schools in and around London. The schools visit the church, learn about key historical events in the City of London, and learn about the fabric of the church and its history, Christopher Wren and the Fire of London. (The Guild Vicar and the Administrator are both DBS checked.)

Counselling is provided by the Guild Vicar and the Administrator. They are available, both by appointment and open access (as available) to hear peoples' problems and offer spiritual advice and guidance.

## Mission & outreach

See above relating to schools.

The church has provided accommodation for the Indian Orthodox Church on Sundays, they hold a service each Sunday for residents of Indian ethnic origin in Greater London and on other occasions. The GCC is still formalising the relationship and the IOC will be at St Margaret Pattens under a Licence under Faculty in 2026, for which negotiations are being finalised.

It also caters for choir and brass band rehearsals and other uses of the church by community groups such as Alcoholics Anonymous.

## **Ministry**

It has often been difficult to define what a church is- buildings, people, ideas, hierarchy, those regularly in attendance and those infrequently- all have validity, but perhaps one of the better definitions is protest and people gathered around a table celebrating the holy mysteries of the Eucharist. This works well for St Margaret Pattens, where Thursday lunchtime is very much the focal point of the churches life. Around the moments of the sacrament are clustered musicians, singers, administration, meetings, discussions, laughter and disappointment, small fabric repairs, coffee chats, visitors- all held together in something quite beyond us.

The past year has seen not only a holding up of numbers but a modest increase. The congregation invariably feels "quorate" not only for hymn singing, but for welcoming new people and visitors, finding someone to discuss or deal with something, and for calling for a homily. Thanks for this go to all the team. Since the pandemic the choir has sung weekly, and we are proud and grateful for all the Director of Music does, not only for set piece services but for the beauty of music on any dull wet February- perhaps the real acid test of quality.

Our Administrator, Barbara Nicholson, requires most special mention. Day by day, working often late, not only fielding every curious new requirement of her, but maintaining her sense of humour amongst it all. Money and administration kept on top of brilliantly, and always an eye to the bigger picture of finance and well-being, and people knowing a friendly welcome lies within the vestry. She has especially battled and achieved profitable use of the building, in a competitive and challenging City market. For a part time vicar a cornerstone of the operation.

Money is a challenge for any church, but we have more than kept our heads above water due to generosity, imagination, carefulness and sound bookkeeping. Not only the Treasurer, but a diverse number of people are responsible for this not insignificant achievement.

The coffee stall provides a daily soft boundary with the hectic City, so that our doors are never shut hard during the working week. We are thankful for Ray and Raj for providing a starting point for engagement with those walking by and for an unusual friendly security. Their contribution goes cheerfully beyond their rent. It has also led us to open our baptism and confirmation registers again this year which is an encouragement to all.

Those at a greater distance can now participate through YouTube, which is an improvement on the old Zoom connection. Thanks due to our tech literate church warden, and others who assist.

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The high point of the Friends of St Margaret Pattens year was the summer party, which we made also a Patronal Festival. Not only are the Friends friends of the fabric of the church but under our chair's drive seek to be always friends of each other. We value the links they strengthen with the City Corporation and the Livery Companies.

The Pattenmakers and Basketmakers have continued to be not so much visitors for special services as part of the fabric of our ongoing life, through personalities, through their churchwardens, the museum displays, vestry storage arrangements, and not least their generosity. The joint dinner after the Carol Service brought things together again particularly cheerfully.

Over the centuries people have wandered into the church, and they continue to do so as much today. We seek to be inclusive in both old and new meanings of the term. Some of them keep coming back, sometimes for a few months as their circumstances determine, some for a few years, and some even for decades. What they receive hopefully should be quite beyond them. I first wandered into the church in 2013, and somehow kept wandering in and then found myself part of it. I received something beyond myself, and certainly more than I ever desired or deserved.

**Reverend Andrew Keep**  
**Guild Vicar**  
**February 2026**

### Music report for 2025

The choir, in 2025, has continued to serve the church by providing high quality music for every Thursday lunchtime and other special services. Choir numbers remain stable (typically between 8 and 12 singers), with more singers joining for the special services and evensongs, where we perform more varied and challenging music.

As usual January started with a flourish of activity beginning with the Epiphany service, followed by King Charles the Martyr and Candlemas. Choral highlights Howells Here is the Little Door for Epiphany, the Temperley's version of The Evening Hymn of King Charles and Eccard's Presentation of Christ in the temple. On Thursday 13<sup>th</sup> February we had a joyful Baptism service for Ray Clark and his future daughter-in-law Eleanor, performing William Lloyd Webber's Prince of Peace mass, Tallis's O Lord Give thy Holy Spirit, Rutter's Lead Kindly Light, concluding with Herbert Murrill's Carillon for Organ. At the beginning of March we had our Ash Thursday Choral Eucharist, performing Byrd's Four Part Mass and Miserere Mei.

At our Music & Readings for Passiontide service on Maundy Thursday we performed a classic repertoire including Jacob Handl's Ecce quomodo, Bruckner's Christus Factus Est, Blow's Salvator Mundi and Lotti's Crucifixus. On May 29<sup>th</sup> we celebrated Ascension Day at lunchtime with the choir singing Ascendens Christus by Jacob Handl and Harold Darke's Communion Service in F amongst other things. This was followed by the Pattenmakers' Ascension Day service in the evening. We sang Wood's O Rex Glorise and Stanford's Magnificat in B flat.

We dedicated our July Evensong to Hans Rashbrook's memory close to the first anniversary of his death where we were joined by some of his friends. The music we sang included Alec Roth's Hatfield Responses, Stanford's Mag and Nunc in B flat, Ola Gjeilo's Ubi Caritas and the voluntary Carillon by Herbert Murrill which paid homage to his avid bellringing activities!

In the Autumn term the choir performed two evensongs. The first was for Michaelmas service including Orlando di Lasso's Tibi Christe Splendor Patris and Tertius Noble's setting in B minor. The second was for St Cecilia and the music included Balfour Gardiner's Evening Hymn, William Byrd's Gaudeamus Omnes and Herbert Howell's Collegium Regale. In October the Harvest Choral Eucharist was celebrated with Charles Stanford's Communion Service in C and Fear not O land by William Harris. Later in October the Basketmakers' annual service took place where the choir sang Bruckner's Locus Iste, John Ireland Jubilate Deo in F and Purcell's Rejoice in the Lord alway.

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November saw our annual service of Remembrance and the music included William Harris's Holy is the True Light, Purcell's Thou knowest Lord and Burgon's Nunc Dimittis. We were very happy to be joined by Hannah Scales again on trumpet for this event. I was very grateful to Tom Shorter who deputised for me as this was the day of my father's funeral.

In December we had our Music and Readings for Advent with traditional hymns, readings and choral numbers, which included Gibbons This is the Record of John, Jacob Handl's Ecce Conciplies and Charles Wood's O thou the central orb. At our annual lunchtime Christmas carol service we performed Goldsmidt's A tender shoot, John Rutter's All the stars looked down amongst others. For the Livery Festival of Carols in the evening, as well as the usual Christmas carols and readings, we sang music including John Rutter's There is a flower, Morton Lauridson's O magnum mysterium and Ian Crawford's Sussex Carol

We have performed a record amount of music this year in terms of number of services and repertoire. As ever, I have organised a range of social events such as the bring and share lunch, pub trips and drinks and nibbles after services to facilitate the building of strong friendships amongst choir members and increasingly with members of the congregation. I hope that this will grow next year with the support of the church. I would like to express my thanks to all the loyal choir members with who I have worked to cover the music for all the services. This has meant that the church has been able to enjoy choral music at every single service. Our choir is unique to the City in that we are the only amateur choir that provides all the regular music in such a wonderful Wren acoustic. My huge thanks go to the singers for their regular and sustained commitment and hope to see the church grow and develop as a community.

Rupert Perkins  
**Director of Music**  
**March 2026**

### **Deanery synod report**

#### **1. Introduction**

There are normally three meetings of the City Deanery Synod in the year – one in January or February when the Lord Mayor and Sheriffs are in attendance for the beginning of the meeting, one in the Summer, and one in October. The summer meeting is usually Evensong at the Temple Church, followed by drinks in the Master's garden at the Temple Church.

Representation on the Synod varies according to the number of persons on the church electoral roll. For example, St Helen's Bishopsgate, owing to its large weekday and Sunday congregations, has a large number. St Mary-at-Hill, our parish Church, has two representatives, and St Margaret Pattens has one.

Apart from Synod business, the meetings often include talks and presentations from a variety of speakers on diverse topics.

#### **2. Meetings 2025 (8 January, 18 June and 2 October 2025)**

**The 8 January meeting** was held at St Lawrence Jewry Church, (SLJ) with the Lord Mayor Alderman Alastair King, the Lady Mayoress and Sheriffs all in attendance for the first part of the meeting.

The Lord Mayor addressed the meeting, stressing the importance of the churches at the heart of the City's spiritual and cultural heritage, as places for prayer and contemplation, for visitors to take in a coffee and bask in the beauty of lunchtime recitals. They are also a hub for different groups to come together, Dutch, Norwegian, Romanian, Orthodox, Coptic amongst others.

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He also commended the Square Mile Churches Project with the Deanery looking forward to a sustainable future and actively reducing the churches' carbon footprint.

His aims for the Mayoral year included growing communities in the City, which since November had seen the Latino community use SLJ, and plans were being made for Muslim and Jewish employees to gather for their respective activities.

The Lord Mayor concluded with a reminder of the City Corporation motto: Domine Dirige Nos – Lord guide us.

The speaker on the main topic, People and Places, was Charles Saumarez Smith (CSS) (Former CEO, Royal Academy and former director of the National Gallery). He delivered an interesting presentation focusing on the role of 'Craft Skills' in the making of Wren Churches, related to the next phase of the City Churches development in a multicultural arena.

As an architectural historian, CSS outlined how the study of architecture looks not only at design but also aimed to consider how buildings were paid for, the type and source of stone used, the masons, labourers etc. in the details of the churches' construction, i.e. not just the familiar names but the actual craftsmen as well.

He reflected on the circumstances leading to change and the City folklore - how the devastation of the Great Fire of London (1666) led to Wren's role in developing a plan within a week to rebuild the City with the limitations of maintaining the existing street pattern. 87 churches were burnt down and 39 rebuilt with excellent records kept including surveys, plans, and accounts.

For example, SLJ's records indicated how decisions were made, who was employed and the materials used, but mainly identified the architects, and not so often the skilled craftsmen who executed their designs.

CSS also explored the long history of change in building use and liturgy and how this shaped the buildings we have today. In the 1950's the City Principal Architect undertook the task to rebuild churches destroyed or damaged in the December 1940 bombing raids in the WW II Blitz. Different decisions were made as to the rebuilding or use of each church. SLJ was destroyed and rebuilt to the Wren design, some were rebuilt to more modern designs alongside their ancient remains, whilst others were repurposed in line with post-war societal changes. Whether the Great Fire or more recently City bombings, disasters have affected the City churches but Londoners have always remained resilient throughout.

The current focus has now moved to the best way to preserve the City churches, including through the Square Mile Churches project.

There was a Q&A session with CSS and Helen Vigors, (previously Wren 300 Heritage Project Manager, now Square Mile Churches Project Manager). Helen outlined the project which runs to the end of 2026, with funding secured from the National Heritage Lottery Fund. All City churches are onboard and participating in different parts of the project, church energy audits, conservation plans plus working with schools and the Royal Academy of Engineers to look at 'Heat Sources in the City' across 12 churches, of which St. Margaret Pattens was one.

Interesting details arising from the Q and A were:

Very few records of craftsmen or even architects involved in the rebuild after the war, were kept. The rebuilds maintaining the Wren/Hawksmoor etc. style were looked down on by the mainstream architectural establishment as non-progressive and backward looking, and as a result were not formally studied, nor considered to be relevant, worthy of note or of comprehensive record keeping. This was a time where the predominant focus was on new styles and sloughing off the past, with an emphasis on Brutalist structures such as the South Bank group of buildings.

Finally, in terms of modern record keeping, CSS advised that electronic records are not necessarily superior to physical hard copy, as they are easily deleted, vulnerable to cyber-attack, and often not backed up.

**The 18 June meeting** was held at the Temple Church, preceded by a beautiful Choral Evensong, and followed by drinks in the Temple Garden by the kind invitation of the Master of the Temple, Robin Griffith-Jones.



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**The 2 October meeting** was held at St Magnus the Martyr. The main presentation topic was the “Capital Vision 2030 – Growing more Racially Just”, presented by Dr Lisa Adjei, Head of Racial Justice Priority since early 2025. Her role addresses systemic racial disparities by transforming culture and structures, encouraging inclusion, and supporting Global Majority Heritage (GMH) communities across the Diocese. The Diocese is committed to becoming a more racially just Church as part of its 2030 vision. Specifically:

- Fostering a culture of love, fairness, equity, and justice
- Facilitating learning to understand the injustice of racism
- Breaking institutional barriers to engender race equality
- Truth-telling to confront the legacy of slavery and systemic racism

Lisa outlined her journey as a scientist, then biochemist studying for a PhD, then changing direction to Tear Fund and then on to the ‘pathway of justice’. She strives to seek this pathway through:

- **Education**

Including awareness and anti-racism training to understand the history and shared journey. Working on the issues of minority space and helping those with a lack of confidence to grasp opportunities.

Training interviewers to recognize unconscious bias and use anti-racism strategies to offer equal opportunities;

- **Participation**

Representation, mentoring and provision of pastoral care and trauma counselling;

- **Structures and Governance**

Trying to ascertain what stops people from joining the church, using outreach and groups, together with the provision of good governance training and upskilling of support staff;

- **Advocacy**

Recognising the duty of care to look outward and use your voice as leverage in society.

Dr. Lisa outlined London-specific issues, such as youth safety and violence, health inequalities, refugees and asylum seekers. The following topics for thought and discussion were raised:

- Embedding/living out racial justice in your community. How do we achieve this?
- In a richly international community is any hospitality sensitive to cultural differences and acceptable to varying communities?
- Are the homeless supported with breakfast and social support?
- Are the City institutions, dignitaries and chaplains seen to help refugees?
- How are the hidden workers, cleaners and night economy workers cared for? It was noted that St. Katharine Cree which seeks to represent the community of lower paid City workers, offers free language support classes and meals.
- Are Mandarin and Japanese speaking professionals supported to share the gospel?
- Are safeguarding policies translated into other languages so that expectations of behaviour are clear?
- Understanding and communication of each other’s professional activities
- One attendee raised the point that amongst young people in education, one of the worst outcome groups includes poor white British boys, who feel very disenfranchised. This is a reminder that not all inequality is racial, and that we also have to be on guard from creating narratives which can be hijacked to suit the agendas of divisive groups.

Dr. Lisa explained that hub resources were in development, to create a one-stop page to help all people flourish. Unconscious bias training is going to be overhauled. Education in the history of the UK and its place in the world is paramount, so individuals are in a position of informed context, relationships and individual Journeys. A willingness towards repentance and acknowledgement of mis-steps needs work and building strong relationships to walk alongside people is very important.

Dr. Lisa concluded that history is complex and posturing frequent, it is difficult to be aware of everything and

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humility is needed.

### 3. London Diocesan Fund Investment Review

In both the June and October meetings, following the concerns raised in the previous year's Deanery Synod meetings, there were updates on the City Burial Fund's decrease in investment income, and the solution to this diminution.

The City Burial Fund (CBF) is a restricted fund, held by the London Diocesan Fund (LDF) and all the City Deanery churches are beneficiaries of the CBF. The primary purpose of the CBF is to generate income, rather than capital growth. The investment target is CPI + 3.5% over the medium term.

The LDF decided to reallocate, in the Diocese's pursuit of net zero, the CBF's investment to a Fund in 2024 with a yield of only 1.1%, after exiting a highly performing fund which derived growth partially from fossil fuels. Following representation by the Deanery Synod Standing Committee (DSSC) in meetings with the Diocese of London Finance team, the CBF investment has been moved to the CCLA Church of England Investment Fund with a yield of 2.8%.

Additionally, it has been agreed that the Director of Finance for the Diocese will both review the fund performance and meet with the DSSC on an annual basis.

### 4. Future Meetings in 2026

There was a meeting on 14 January 2026 and future meetings will be held on 2 July, which will include elections to the Standing Committee, and 8<sup>th</sup> October. I offered SMP as a future venue for a Synod meeting as these take place in a different church each time and this would raise the profile of the church within the Diocese.

### 5. Conclusions and Observations.

- (a) Deanery Synod meetings provide an excellent opportunity for representatives of both laity and clergy to meet. They are very useful for making other City churches aware of the work and ministry of St Margaret Pattens and vice versa.
- (b) The meetings bring together City churches with differing Anglican traditions.
- (c) The meetings have a forum for exploring issues of all types; social, financial and controversial, affecting the Church of England.

**Barbara Nicholson**  
**Deanery Synod Representative**  
**February 2026**

### **Electoral Roll Officer's report**

The Guild Church Electoral Roll numbers sixty-six members as at 31 December 2025.

This shows a figure that has grown slightly in 2025. If the number on the Electoral roll is to increase further, then we should continue to encourage regular attendees to consider joining the roll. The roll will also be reviewed in 2026 to ensure it remains an accurate reflection of current members.

**Barbara Nicholson**  
**Electoral Roll Officer**  
**March 2026**

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## **Fabric Report**

### **Regular Annual Maintenance.**

Maintenance and inspection arrangements are in place in respect of

- Gutters, downpipes and roof surfaces
- Fire Alarm system
- Fire extinguishers
- Lightning conductor
- Boiler and heating system
- Organ
- PATS Electrical tests
- Cleaning.

### **Work carried out in 2025**

There were no major works carried out in 2025, although a year's monitoring of movement of the west elevation of the church commenced in May 2025 and is currently still in progress. The GCC received a report from the Inspecting Architect following the Quinquennial Review, which was completed in mid-2024 following the appointment of a new Inspecting Architect and this was presented to the GCC in early 2025. The recommendations of the Inspecting Architect have been considered by the GCC to identify the most urgent works and following that approaches will be made to various charities etc. to seek funding and drive the updating of the church's Ten Year Plan

### **Works identified as necessary in 2025**

Monitoring of possible movement in the tower interior supports and stonework, repair of stonework on the East wall to stop water ingress together with other stonework repairs. Various cosmetic details, slipped tiles in the roof and, in the medium term, internal redecoration of the Nave.

### **The Ten Year Plan update**

Apart from the major accomplishment of completing the Organ restoration work in 2019/20, the consideration of the new 10 Year Plan for the period 2026-2035 has been delayed, in part by the need to consider an updated Quinquennial report.

The GCC are mindful that the previous plan was drawn up encompassing the findings of the Quinquennial Inspection undertaken in 2017, however, with the Quinquennial report 2024 before the GCC, an update is being produced to reflect priorities.

The potential priorities that were identified in 2024 for attention in the next ten year period were and are reflected in the latest review:

- Interior redecoration of the Church, including the Narthex, which was last completed in 1991. This will be a major undertaking and scaffolding will be needed.
- Repairs to the South elevation of the Nave Clerestory.
- Repairs to the Vestry roof and East aisle window.
- A review of the current lighting scheme in the Church. Any work needed at a high level should be done at the same time as the Church interior decorations are undertaken, to minimize disruption and capitalize on scaffolding access.

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Many other items will be considered when finance is available, in particular to provide the church with a more efficient and financially stable fuel model. These will include installation of solar panels, new glass doors at the South entrance and heat retention measures in the Outer Vestry. Preparatory work has been undertaken on the former, in particular pre-planning permission surveys.

**Tony Charlwood**  
**Parish Clerk**  
**March 2026**

### **Ecumenical relationships**

The two Livery Companies, the Basketmakers and the Pattenmakers, support the church through worship and grant aid. They have special services at the church several times each year- the Pattenmakers' Ascension Day service in May, and the Basketmakers' Installation Day service in October. A joint Livery Carol Service was held on 18<sup>th</sup> December 2025 with over 100 people in church, with the church's own Carol service at lunchtime the same day with about 60 people in the congregation.

Other Livery Companies, from time to time, use the church for special services, and the church supports the wider mission of the City and the Lord Mayor and is open to the laity for private worship.

The church also conducts weddings and baptisms, although demand for such services is very variable.

### **Safeguarding**

The Guild Church Council takes seriously its responsibility to protect and safeguard the welfare of children and vulnerable adults (especially with use being made of the church by primary schools studying the history of the City of London). This Safeguarding Statement applies to all who make up the church 'workforce' which includes all clergy, holders of Bishop's licence or permission, those commissioned or authorised by the Bishop, those, paid or unpaid, who hold positions of responsibility and work with children or vulnerable adults, and those with representational ministry, for example; churchwarden, organist and choir members. For the purposes of this statement it covers the GCC and the Guild Vicar who are together responsible for ensuring that diocesan safeguarding policies and procedures are implemented. For the purposes of this document a child is anyone under the age of eighteen years.

#### *Policy 1.*

The GCC has adopted, and regularly reviews, its commitment to the House of Bishops' safeguarding policy. A copy of the full relevant policy is obtainable on the Diocese of London's website and a hard copy is displayed on the noticeboard in the Narthex.

#### *Policy 2.*

The Guild Church Safeguarding Representative is Barbara Nicholson appointed by the GCC. The Children's Champion is Mrs Sarah Hodge and she has also been appointed by the GCC.

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### *Statement of Commitment:*

The GCC will continue to develop a safeguarding culture that:

- Creates an environment where there is awareness and vigilance about the signs, symptoms and impacts of abuse.
- Enables and encourages all concerns or allegations to be raised in order to protect children and adults from harm.
- Ensures all those who work or volunteer on behalf of the church with children and adults achieve the standards required by this policy.
- Holds to account those in the church community who disregard the safety and well-being of children and adults.

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## Financial Review

The 2025 accounts have been prepared on the Accruals basis as they were in 2024.

**General Fund, Unrestricted** - In the year the church spent £136,308 to provide ministry including a total contribution to Common Fund of £33,500. The amount that the church contributes to Common Fund is based on a multi-faceted formulae and for Guild Churches with no accommodation for a priest is substantially less than for churches in the Deanery with accommodation for a priest.

The net result for the year on this Fund was an excess of income over expenditure which will need to be committed towards repair/redecoration work already identified by the Reporting Architect in the 2024 Quinquennial report on the fabric of the church.

The church was designed by Sir Christopher Wren and is Grade One listed.

## Reserves Policy

The GCC's policy is to hold one year's operating expenditure in reserve (c£120,000) to cope with emergencies to be expected in a church building of the age of St Margaret Pattens.

## Volunteers

The GCC would like to thank all volunteers for their hard work, in particular our non-stipendiary priest the Reverend Andrew Keep.

## Structure, governance and management

The GCC has met on four occasions during the year (see above). Given its responsibilities it has three sub committees:-

- the Standing Committee whose members are the four Churchwardens and the Guild Vicar (which meets as required); and
- the Finance Committee whose members are as above for the Standing Committee plus the church Treasurer (although the church's accounts are continuously monitored by the Treasurer, Administrator, Guild Vicar and Churchwardens); and
- the Fabric Committee, the membership of which is variable as to circumstance, meets as necessary.

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## Administrative information

The Guild Church of St Margaret Pattens with St Gabriel Fenchurch is situated on the corner of Rood Lane and Eastcheap in the City of London.

The church of St Gabriel Fenchurch was a small church standing in the middle of Fenchurch Street adjacent to where the main entrance to the office block, 31 Fenchurch Street, now stands. The church was destroyed by the Great Fire of London in 1666. After the Fire it was decided to join together the churches of St Margaret Pattens and St Gabriel Fenchurch. This is recognised by the canopied churchwardens' pews at the back of the nave, one designated for churchwardens from St Margaret Pattens and one designated for churchwardens from St Gabriel Fenchurch.

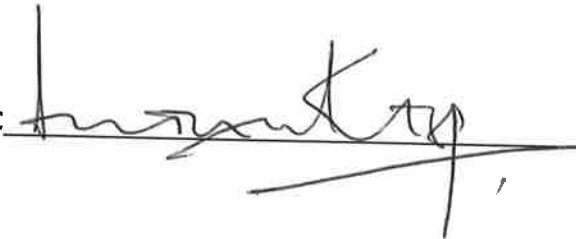
The GCC is a body corporate (PCC Powers Measure 1956, Guild Churches Acts 1954 and 1960, the Church Representation Rules 2017) and is registered with the Charity Commission; registered number 1181352.

GCC members serve from the date of the Annual Meeting (usually held in May) and hold office until the date of the next Annual Meeting and their names are set out at the beginning of this report.

Approved by the GCC on 20 May 2026 and signed on their behalf by

Revd. Andrew Keep

Guild Vicar and Chairman of the GCC

A handwritten signature in dark ink, appearing to read 'Andrew Keep', written over a horizontal line.

# THE GUILD CHURCH COUNCIL OF ST MARGARET PATTENS

## Independent examiner's report to The Guild Church Council of St Margaret Pattens

I report to the trustees on my examination of the accounts of The Guild Church Council of St Margaret Pattens (the Trust) for the year ended 31<sup>st</sup> December 2025.

### 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 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 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.

Signed:



Name: ANDREW HEDGER FCA

Address: 52-54 Gracechurch Street, London EC3V 0EH

Date: 28<sup>th</sup> May 2026



# THE GUILD CHURCH COUNCIL OF ST MARGARET PATTENS

## BALANCE SHEET

31 December 2025

	Note	2025	2024
<b>FIXED ASSETS</b>			
	9	2,756	4,871
<b>CURRENT ASSETS</b>			
Debtors and prepayments			
Short term Deposits	10	3,024	6,051
Cash at bank and in hand		11,511	11,013
		128,655	89,439
		<u>143,190</u>	<u>106,503</u>
<b>LIABILITIES</b>			
Creditors - Amounts falling due within one year	11	12,450	10,786
<b>NET CURRENT ASSETS / (LIABILITIES)</b>		<u>130,740</u>	<u>95,717</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		133,496	100,588
Creditors - Amounts falling due after one year	7	30,000	40,000
<b>TOTAL NET ASSETS</b>		<u>103,496</u>	<u>60,588</u>
<b>GUILD FUNDS</b>			
Unrestricted	13	107,496	89,588
Restricted	13	(4,000)	(29,000)
		<u>103,496</u>	<u>60,588</u>

Approved by the Guild Church Council on 20 May 2026 and signed on its behalf by:

The Reverend Andrew Keep,  
Guild Vicar and Chairman of the GCC

Felix Corbett  
Church Warden

Tom Jackson  
Treasurer and Church Warden

# THE GUILD CHURCH COUNCIL OF ST MARGARET PATTENS

## STATEMENT OF FINANCIAL ACTIVITIES

31 December 2025

	Note	Unrestricted fund 2025	Restricted funds 2025	Total funds	
				2025	2024
<b>RECEIPTS</b>					
Voluntary Receipts	2(a)	46,769	25,000	71,769	79,446
Activities for generating funds	2(b)	85,670	-	85,670	74,433
Investment income	2(c)	498	-	498	455
Church activities	2(d)	21,539	-	21,539	18,291
<b>Total receipts</b>		<b>154,476</b>	<b>25,000</b>	<b>179,476</b>	<b>172,625</b>
<b>PAYMENTS</b>					
Church activities	3(a)	136,309	-	136,309	130,722
Raising funds	3(b)	258	-	258	258
<b>Total payments</b>		<b>136,567</b>	<b>0</b>	<b>136,567</b>	<b>130,980</b>
<b>Net of receipts/(payments)</b>		<b>17,909</b>	<b>25,000</b>	<b>42,908</b>	<b>41,645</b>
<b>Transfers between funds</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Total funds brought forward		89,589	(29,000)	60,589	18,944
Total funds carried forward		107,496	(4,000)	103,497	60,589

# THE GUILD CHURCH COUNCIL OF ST MARGARET PATTEENS

## NOTES TO THE FINANCIAL STATEMENTS

31 December 2025

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### 1 ACCOUNTING POLICES

The GCC is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2001 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of GCCs. And with the Regulations' "true and fair view" provisions, it is also the first year that they have been prepared under FRS102(2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)). These financial statements include all transactions, assets and liabilities for which the GCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body, nor those that are informal gatherings of church members.

### ASSETS

#### Consecrated and benefice property

In so far as consecrated and benefice property of any kind is excluded from statutory definition of 'charity' by Section 10(2)(a) and (c) of the Charities Act 2011 such assets are not capitalised in the financial statements.

#### Moveable church furnishings

Moveable church furnishings held by the Vicar and Churchwardens on special trust for the GCC, and which require a faculty for disposal, are accounted for as inalienable property unless consecrated. They are listed in the church's inventory which can be inspected at any reasonable time. For inalienable property acquired prior to 2001 there is insufficient cost information available and therefore such assets are not valued in the accounts. All expenditure incurred in the year on consecrated or beneficed buildings, individual items under £1,000 or on the repair of movable church furnishings acquired before 1 January 2001 is written off.

#### Tangible fixed assets for use by the charity

Individual items of equipment with a purchase price of £1,000 or less are written off in the period in which the asset is acquired.

Items used within the church premises are depreciated at the following rates:

Grand piano	- Fully depreciated, no annual depreciation charge
Computers & other similar equipment	- on a straight line basis over 5 years
Furniture & equipment not included above	- on a straight line basis over 10 years

An impairment review is carried out at each year-end and any resultant loss identified included in expenditure for the year.

#### Investments

Investments are valued at Market value at 31 December.

#### Short term deposits

These are the cash held on deposit either with the CCLA or at the bank.

### FUNDS

#### Unrestricted Funds

These represent the remaining income funds of the GCC that are available for spending on the general purposes of the GCC, including amounts designated by the GCC for a particular purpose.

#### Restricted Funds

These are income funds that must be spent on restricted purposes and details of the funds held and restrictions provided are shown in the notes to the accounts.

# THE GUILD CHURCH COUNCIL OF ST MARGARET PATTENS

## NOTES TO THE FINANCIAL STATEMENTS

31 December 2025

### 2 INCOME

	Unrestricted fund	Restricted funds	Total funds	
	2025	2025	2025	2024
<b>2(a) Voluntary income</b>				
Planned giving:				
Gift Aid donations	6,000		6,000	6,000
Gift Aid recoverable	19,102		19,102	250
Other	289		289	-
Collections and Alms:				
Open plate	4,807		4,807	4,576
Grants:				
Trust for London	906	-	906	680
Burial Ground Foundation	1,000	-	1,000	2,500
Livery Companies:				
Pattenmakers	8,000	-	8,000	8,000
Basketmakers	6,635	-	6,635	6,400
Friends of St Margaret Pattens	-	-	-	6,000
Non-Recurring Grants		5,000	5,000	-
Sundry donations	30	20,000	20,030	45,040
	<u>46,769</u>	<u>25,000</u>	<u>71,769</u>	<u>79,446</u>
<b>2(b) Activities for generating funds</b>				
Hire fees	40,958	-	40,958	36,749
Forecourt trading	11,950	-	11,950	12,250
Radio Mast income	32,762	-	32,762	25,434
	<u>85,670</u>	<u>-</u>	<u>85,670</u>	<u>74,433</u>
<b>2(c) Investment income</b>				
Interest on Short term deposits	498	-	498	455
	<u>498</u>	<u>-</u>	<u>498</u>	<u>455</u>
<b>2(d) Church activities</b>				
GCC fees and Church events	81	-	81	(539)
Hire – Tower Room	9,458	-	9,458	6,830
Church Lettings	12,000	-	12,000	12,000
	<u>21,539</u>	<u>-</u>	<u>21,539</u>	<u>18,291</u>

# THE GUILD CHURCH COUNCIL OF ST MARGARET PATTENS

## NOTES TO THE FINANCIAL STATEMENTS

31 December 2025

		Unrestricted fund	Restricted funds	Total funds	
3	EXPENDITURE				
		2025	2025	2025	2024
3(a)	Church activities				
	Diocesan parish share	33,500	-	33,500	33,500
	Diocesan parish share extra contribution	-	-	-	3,000
	Clergy and staffing costs	4 30,235	-	30,235	26,997
	Church running expenses				
	Training	-	-	-	-
	Church running expenses	28,927	-	28,927	24,001
	Church maintenance	7,304	-	7,304	9,905
	Music - organ and choir	11,632	-	11,632	9,528
	Cleaning	6,856	-	6,856	7,072
	Administration Costs, including meetings	4,844		4,844	10,655
			-		
	Depreciation	9 2,114	-	2,114	3,664
	Major repairs:				
	Architects' fees	10,896	-	10,896	2,400
		<u>136,308</u>	<u>-</u>	<u>136,308</u>	<u>130,722</u>
3(b)	Raising funds				
	Stewardship costs	258	-	258	258
		<u>258</u>	<u>-</u>	<u>258</u>	<u>258</u>
4	CLERGY AND STAFFING COSTS			2025	2024
	Administrator - salary and costs			30,198	26,781
	Priest in Charge - fees and expenses			37	216
				<u>30,235</u>	<u>26,997</u>
	Average number of employees			1	1
5	GOVERNANCE COSTS			2025	2024
	Independent examiner			600	1,600
				<u>600</u>	<u>1,600</u>

# THE GUILD CHURCH COUNCIL OF ST MARGARET PATTENS

## NOTES TO THE FINANCIAL STATEMENTS

31 December 2025

### 6 RELATED PARTIES

During the year no GCC members or persons closely connected to them or related parties received any payments for expenses.

Donations included £16,000 from two GCC members.

### 7 LOAN RECEIVED

On the 3rd October 2019 a loan of £100,000 was made to the church by the Newell family to cover the cash shortfall in funds, so far raised, towards the refurbishment of the organ.

The use of the loan is restricted to funding the organ restoration.

The loan is interest free and to be repaid in full with a minimum sum of £10,000 being paid per annum.

### 8 CONNECTED CHARITIES

#### The Friends of St Margaret Pattens

The GCC are supported by the fund-raising activities of the Friends of St Margaret Pattens, which has a separate charity registration.

9 FIXED ASSETS - TANGIBLE		Concert Piano	Computers & other similar equipment	Furniture & equipment not included above	Total
Cost	At 1st January	7,500	15,658	11,127	34,285
	Additions	-	-	-	-
	At 31st December	7,500	15,658	11,127	34,285
Depreciation	At 1st January	7,500	14,462	7,452	29,414
	Charge for the year	-	1,196	919	2,115
	At 31st December	7,500	15,658	8,371	31,529
Net book value					
	At 31st December 2025	-	-	2,756	2,756
	At 31st December 2024	-	1,196	3,675	4,871

The concert piano, although fully depreciated, is thought to have a value of approximately £7,500.

### 10 CURRENT ASSETS

	2025	2024
Debtors	3,024	5,979
Tax recoverable	-	-
Prepayments	0	72
	3,024	6,051

# THE GUILD CHURCH COUNCIL OF ST MARGARET PATTEENS

## NOTES TO THE FINANCIAL STATEMENTS

31 December 2025

### 11 LIABILITIES

		2025	2024
Amounts falling due within one year:			
Other creditors		2,451	786
Accruals		-	-
Loan	Note 7	10,000	10,000
		<u>12,451</u>	<u>10,786</u>
Amounts falling due after one year:			
Loan	Note 7	30,000	40,000
		<u>30,000</u>	<u>40,000</u>

### 12 SUMMARY OF FUND MOVEMENTS

	Balance b/fwd	Incoming Resources	Resources expended	Transfers	Balance c/fwd
<b>Unrestricted General Fund</b>	<u>89,588</u>	<u>154,476</u>	<u>(136,567)</u>	<u>-</u>	<u>107,497</u>
<b>Restricted Funds</b>					
Organ Restoration Fund	(50,000)	25,000	-	-	(25,000)
Solar Panel Fund	20,000	-	-	-	20,000
Pew Fund	1,000	-	-	-	1,000
	<u>(29,000)</u>	<u>25,000</u>	<u>-</u>	<u>-</u>	<u>(4,000)</u>
<b>Total funds</b>	<u>60,588</u>	<u>179,476</u>	<u>(136,567)</u>	<u>-</u>	<u>103,497</u>

### 13 SUMMARY OF ASSETS BY FUND

	Unrestricted	Restricted	Total
Tangible fixed assets	2,756	-	2,756
Current assets	142,191	1,000	143,191
Liabilities:			
Amounts falling due within one year	(2,450)	(10,000)	(12,450)
Amounts falling due after one year	(35,000)	5,000	(30,000)
	<u>107,497</u>	<u>(4,000)</u>	<u>103,497</u>

