The Ecclesiastical Parish of St Matthew

Registered Charity Number 1132508

THE CHURCH
OF ENGLAND



Annual Report
for the year ended 31st December 2025

AGENDA

FOR THE ANNUAL PARISH MEETING OF ST MATTHEW, CROYDON. SUNDAY 17TH MAY 2026 AT 11.30AM IN THE PARISH CHURCH

Opening Prayers
Election of Churchwardens
Meeting Close

AGENDA FOR THE ANNUAL PAROCHIAL CHURCH MEETING HELD OF SUNDAY 17TH MAY 2026 FOLLOWING PARISH MEETING

Apologies for Absence

Approval of minutes of the Annual Parochial Church Meeting held on Sunday 18th May 2025

Matters Arising

Election for Membership of Croydon Central Deanery
For the election of parochial representatives to Croydon Central Deanery

Resignations and Elections for Membership of the Parochial Church Council
For election of parochial representatives of the laity to the Parochial Church Council

Appointment of Independent Examiner
For the appointment of the Independent Examiner

Reports for the year
For the consideration of:

1) A report on changes of the Electoral Roll since the last annual parochial church meeting
2) Annual report on the proceedings of the parochial church council and the activities of the parish generally;
3) The annual report on the fabric, goods and ornaments of the church
4) A report of the proceedings of the deanery synod;
5) And other matters of parochial or general Church interest.

Chairman's Comments

Churchwarden's Response

Any other Business

Closing Prayer

MINUTES

PARISH MEETING HELD ON SUNDAY 18 MAY 2025 AT 11.30AM.

31 members were present; the meeting was chaired by the Vicar, Revd Ruth Chapman.

The meeting opened with a prayer.

The meeting was held in accordance with the Churchwardens Measure 2001.

ELECTION OF CHURCHWARDENS

Two Nominations have been received for two vacancies:

Edith Chiwuzie Proposed by Stephen Collingwood and seconded by Terry Mitchell

Stephen Collingwood Proposed by David Williams and seconded by Jan Williams

There being no other nominations, Edith Chiwuzie and Stephen Collingwood were declared elected.

The chair thanked both Edith Chiwuzie and Stephen Collingwood for their support and for agreeing to fulfil the office for a further year.

The meeting closed at 11.32 am.

ANNUAL PAROCHIAL CHURCH MEETING HELD ON SUNDAY 18 MAY 2025 AT 11.35AM.

31 members were present; the meeting was chaired by Revd Ruth Chapman.

APOLOGIES FOR ABSENCE

Stephen Fitzhugh, Tim Foster and Stephen Tucker.

APPROVAL OF THE MINUTES OF THE ANNUAL PAROCHIAL CHURCH MEETING ON 19 MAY 2024.

Acceptance of the minutes was proposed by Karen Bransom, seconded by Rohini Abhayaratne and were unanimously approved.

MATTERS ARISING

None

RESIGNATIONS AND ELECTIONS FOR MEMBERSHIP OF THE PAROCHIAL CHURCH COUNCIL

Retirements – Rohini Abhayaratne and Christine Cooney both having completed a 3 year term.
Nominations for 6 vacancies:
Rohini Abhayaratne proposed by Carolyn Tweed and seconded by Terry Mitchell
Nicole Beling proposed by Stephen Collingwood and seconded by Terry Mitchell
Christine Cooney proposed by Jan Williams and seconded by Jane Passfield
Tim Foster proposed by Judith Spencer-Gregson and seconded by Terry Mitchell
Jaeden Mugisha proposed by David Williams and seconded by Zoe Chapman.

As the number of nominations is less that the number of vacancies the above were declared elected.
The chair thanked Rohini Abhayaratne and Christine Cooney for their continued service to the church and parish.

APPOINTMENT OF INDEPENDENT EXAMINER

It was proposed by Terry Mitchell, seconded by Richard Link and unanimously agreed that Mrs Chaweevan Williams of Verdant Accountants Limited be re-appointed as the Independent Examiner.

ELECTORAL ROLL REPORT

David Williams, the Electoral Roll Officer, reported that we now have 82 members on the roll. This year the roll is a completely new one. The list has been displayed on the notice board for the statuary period. In answer to a question David Williams agreed to follow up those who were on the previous roll and had not applied to be on this new one.

ANNUAL REPORT

David Williams reported that the Annual Report starts on page 11 of the APCM Booklet. He wrote it as PCC Secretary and various others modify it! Some of its content is mandated by the Church of England. This was accepted as an accurate reflection of the year.

ACCOUNTS

Terry Mitchell presented the annual financial statements. These had been examined and approved by the PCC, Finance Team and the Independent Examiner. It showed a deficit of £23,424 in the unrestricted fund – much of this was due to the refurbishment of Bungalow 3 before its sale was agreed and the lack of income whilst they did not have tenants. In answer to a question from Richard Link, Terry Mitchell pointed out that we had increased our contribution to the Parish Support Fund in 2024 following a request from the Diocese.

Terry Mitchell thanked the Finance Team for their help and advice.

The PCC accepted the accounts as an accurate reflection of the situation.

Terry Mitchell was then thanked for all his hard work on the accounts and reports.

FABRIC OF THE CHURCH

Stephen Collingwood outlined the report in the Annual Report booklet outlining the issues with the fabric. He praised the work of Simon Roberts in his efforts to keep on top of the many issues that needed addressing, also to many others who helped the team's work – the full report is in the APCM report booklet together with the Roof Project report.

DEANERY SYNOD REPORT

David Williams outlined the three Deanery meetings as described on page 39 of the annual report.

ITEMS OF PAROCHIAL OR GENERAL INTEREST

Judith Spencer-Gregson drew the meeting's attention to "A Safe Church" item on page 34 of the APCM Booklet.

VICAR'S COMMENTS

Revd Ruth Chapman reflected that this was her first full year as vicar at St Matthew. She thanked everyone for their help and support both to her, her family and the church. She reflected on our mission statement and apologized for anything she might have got wrong. Her full report is on pages 28 and 29 of the APCM booklet.

CHURCHWARDEN'S COMMENTS

Stephen Collingwood thanked Ruth for all her work and energy in being our vicar. The wardens remain completely reliant on the commitment of all the loyal and hard-working people for the well-running of the church and thanked all those involved. Stephen praised the work of many unsung heroes and applauded all the hard workers.

ANY OTHER BUSINESS

Jennifer Ridley asked for an update on the sale of Bungalow No 1. Jan Williams reported that there had been a few viewings but no offers so far.

CLOSING PRAYER

The meeting closed at 11.55pm with the grace.

Chair Date:

The Parochial Church Council of the Ecclesiastical Parish of St Matthew, Croydon

Registered Charity No. 1132508

Annual Report of the Parochial Church Council

For the year ended 31st December 2025

St. Matthew's Parochial Church Council, Croydon

Legal and Administrative Details

For the year ended 31st December 2025

Registered charity no.	1132508
Principal Address:	St Matthew's Church of England Church & Hall Chichester Road Croydon CR0 5NQ
Incumbent:	The Reverend Ruth Chapman The Vicarage 7 Brownlow Road Croydon CR0 5JT
Bankers:	(Current & Deposit Account) CAF Bank Ltd 25 Kings Avenue Kings Hill West Malling Kent ME19 4JQ (Deposit Account) CCLA Investment Management Ltd. The CBF Church of England Funds 1 Angel Lane London EC4R 3AB

Trustees Annual Report (Less financial statements)

St Matthew's, Croydon Parochial Church Council

The trustees present their annual report and financial statements of the charity for the year ended 31 December 2025.

Aim and purposes

St Matthew's Parochial Church Council (PCC) has the responsibility of co-operating with the Incumbent in promoting in the ecclesiastical parish, the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

The vision statement of St Matthew's is:
Sharing the love of *God.*

The PCC is also specifically responsible for the maintenance of the church complex of St Matthew's and the two church bungalows in Chichester Road, Croydon.

Objects and activities

The PCC, a charity governed by the PCC (Powers) Measure 1956 as amended and Church Representation Rules 2022, is committed to enabling as many people as possible to worship at our church and to become part of our parish community of St Matthew's. The PCC maintains an overview of worship throughout the parish and makes suggestions on how our services can involve the many groups that live within our parish. Our services and worship put faith into practice through prayer and scripture, music and sacrament. When planning our activities for the year, the Incumbent and the PCC have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our parish community through:

- Worship and prayer; learning about the Gospel, and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of St Matthew's church complex.

Achievements and performance

The Vicar
This was the second full year that Revd Ruth Chapman has been the vicar of St Matthew's. Revd Linda Fox, who is licenced to St Matthew's as Assistant Priest and Assistant Area Dean, has taken a supporting role. During the latter part of the year James Reid was also supporting the church as reader.

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 finds both beneficial and spiritually fulfilling.

We welcome families into our church and provide a creche and classes for children during the Sunday 10:00 am services. The said Eucharist at 08:30 am on Sundays and the Morning Prayer services during the week offer quieter more thoughtful services, while Evensong and Taize services provide strong musical themes. Special services are held to celebrate the seasons of the church year such as Christmas and Easter. Prayer and bible study and Lent groups are available, offering more informal environments. All are welcome to attend our regular services. During the year we held a number of All Age Services on the second Sunday of the month. Worship has continued, also being available online, as have bible study and lent groups and Saturday coffee mornings.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. During the period, we have celebrated three baptisms, no marriages and four funerals in church and one funeral taken at the crematorium. Bishop Rosemarie confirmed three members of our congregation in October.

Membership and attendance
There were 89 members on the Electoral Roll on 31st December 2025. The average Sunday attendance sixty adults and eight children under sixteen years of age. Additionally to this we have had up to fifty people joining online for the Sunday 10am Service.

Diocesan/Deanery Synods
One lay member is a Trustee of the Diocese, two lay members of the PCC are members of the Diocesan Synod and three lay members of the PCC are elected members of the Deanery Synod. This provides the PCC with an important link between the parish and the wider church.

The Church complex

Normally our church is open to the community for worship, prayer, study, social and other functions. We use the facilities to welcome people who are not necessarily regular members of our congregation to events such as Saturday coffee mornings. The hall and other rooms are used by a wide range of groups as the Community Centre of Park Hill and the wider Croydon community. However, with the rise of the Coronavirus pandemic these were curtailed during the lockdowns but have now got back to pre-epidemic levels. A special mention needs to be given to our Parish Administrator who acts as a focus for all visitors, those wishing to hire the spaces and those coming to carry out maintenance. She goes far beyond her official duties and is a wonderful ambassador for our church.

Our Fabric Team monitors the state of the church buildings and ensures that they are appropriately repaired and maintained. During the period, the main work that has been carried out on the church complex included the updating the lighting to make it ecofriendly and investigation by professionals into the state of the church roof for which we need to raise £1,000,000 to replace it as it now leaks - more details are contained in the Fabric Committee Report.

Pastoral care

During the year our Saturday coffee mornings have continued to provide a meeting place for the community - we have continued to meet fortnightly. The reserved sacrament is taken to communicants in local care homes. Regular parcels of food and toiletries collected at the church were sent to the West Croydon Refugee Day Centre. The church has also collected clothing for refugees, supports West Croydon Baptist Church in their endeavour. In previous years we have been part of Croydon Churches Floating Shelter but this has now been disbanded - instead we joined Croydon's Nightwatch making sandwiches for homeless living on our streets, in local hostels and hotels - our thanks go to our coordinator for his contribution. We also run a weekly Renew cafe as a warm space for those "who are OK not to be OK".

Mission and evangelism

St Matthew's continued to support The Friends of the Province of Alexandria. We have been able to make a small donation to the Friends and some individual members still give support. We continue to pray for that Province and remain in touch with them.

Volunteers

We would like to thank all the volunteers who work so hard to make our church the lively and vibrant community that it is. In particular we want to mention our Churchwardens who have worked tirelessly on our behalf. While there are too many people to name everyone individually, the treasurer must be mentioned and thanked. As can be seen from this report, his work is an onerous one, and he has done it with great thoroughness and care. We also thank our PCC Secretary, Lay PCC Chairman and Electoral Roll officer. Our online coordinator has been instrumental in his production of online services during the pandemic and this has now become a permanent part of our worship.

Finance

In 2016 Southwark Diocese changed the way that parishes provide funds. Instead of a quota system they moved to the Parish Support Fund where parishes pledge money. St Matthew's traditionally had given the diocese more money than it receives and this has now changed as our income has substantially reduced. St Matthew's pledge for 2025 was gratefully received by the diocese after discussion with the Archdeacon - the cost of maintaining a large heavily used building is recognised.

Reserves Policy

The PCC has agreed a policy of maintaining a minimum reserve so that we can pay our bills as they arrive and to provide a cushion against any unexpected expenses. If the bank balances falls below £75,000, (agreed by PCC) no avoidable expenditure will be undertaken until the reserve has been restored.

Endowment Policy

The investments held are one freehold property (a bungalow) and cash and short term deposits. The freehold property is valued on an annual basis. Trustees having regard to the liquidity requirements hold surplus funds on short term interest bearing deposit accounts set to achieve a rate of return at least equal to the cost of living increase as measured by the retail price index. Due to wider economic circumstances, deposit rates have been depressed and so this aim was not achieved. The investment funds held on deposit achieved an average rate of 3% compared to the retail price index of 3.5%. The bungalow has been let commercially in the past but is now empty as it is being sold through a local Estate Agent on our behalf. This is in order to pay for a new roof for the church on the advice of the Diocese.

Risk Management
The principal risks faced by the PCC are concerned with ensuring that the Health and Safety, Employment and Safeguarding of Adults and Children's policies of the Church are maintained. We also through the Finance Team ensure that all aspects of the finances of the church are dealt with in compliance with the rules of the Charities Act, SORP and Charity Commissioners.

The Fabric Team reviews the repair and maintenance of both the church and the bungalows. All policies are reviewed by the PCC on a regular basis.

Structure, governance and management
The method of appointment of PCC members is set out in the Church Representation Rules. At St Matthew's the membership of the PCC consists of the Incumbent (our Vicar), Churchwardens, Readers, SPAs and members elected by those on the electoral roll. The Treasurer is ex-officio member and the Secretary is an elected lay member. All those who attend our services are encouraged to register on the electoral roll.

The PCC members are responsible for making decisions on all matters of general concern and importance to the parish including how the funds of the PCC are to be spent.

The full PCC met 9 times during the year, with an average attendance of 75%. Given its wide responsibilities the PCC has a number of committees, each dealing with a particular aspect of parish life.

These committees are:

The Standing Committee, which is the only committee required under church law and is empowered to conduct the business of the PCC between meetings. This met once in 2025.

The Finance Team, which monitors our income and expenses, makes recommendations to the PCC concerning significant items and matters of policy.

The Fabric Team, which advises and oversees all matters relating to the buildings and grounds. This spawned the Roof Team to consider matters related to replacing the church roof covering.

The Pastoral Team, whose objectives include hospitality, visiting the sick and bereaved and arranging events for the elderly and housebound.

The Social and Fundraising Team organizes a wide range of events with the aim of bringing fellowship and enjoyment to the community of St Matthew's whilst raising funds.

The Communications Team handles publicity and communications with the community and more widely through our website www.stmatthew.org.uk.

The Young Church leaders Team handles worship for the young of the parish. All these teams report regularly to the PCC.

PCC Membership

Members of the PCC, who are also Trustees of the Church Charity, are either ex-officio, elected by the Annual Parochial Church Council Meeting, or co-opted in accordance with Church Representation Rules. During the year, the following served as members of the PCC:

Revd Ruth Chapman	Rohini Abhayaratne
Edith Chiwuzie	Nicole Beling (from 18/5/25)
Christine Cooney	Stephen Collingwood
Terry Mitchell	Tim Foster (from 18/5/25)
Jane Passfield	Jaeden Mugisha (from 18/5/25)
Carolyn Tweed	James Reid
Jan Williams	David Williams OBE
Revd Linda Fox	

Thank you

None of what we do would be possible without the generous giving by members of our church which enables us to offer "the love of Christ" to the community. We are most grateful for all you give to us: in terms of your time, talents and money. God bless you all.

The Trustees' Report has been approved by the Trustees at their meeting on 14th April 2026.

Revd Ruth Chapman
Vicar and Chair of the Trustees

and Stephen Collingwood Churchwarden

Fabric Team Report

At long last we are seeing the light at the end of the tunnel and expect the renewal work to the roof will start in 2026. Jan has been achieving extraordinary feats in getting us to this stage and with the second bungalow selling early in 2026 the roof will be done.

We had our quinquennial report, which has not raised too many serious problems other that getting a good report on the fire safety in the building.

Again we are very thankful for the work Simon Roberts has done in the church caring out repairs to the flooring and keeping the gutters clear. Jan and David Williams have looked after the bungalows and one was sold but the other remained unsold at the end of the year.

Leo Hawkins continues to look after the gardens around the church and has laid a new rockery near the main entrance where he had planted a magnolia bush in memory of Sonya and John Hawkins.

The electric lighting in the entrance foyers continued to cause to cause problems during the year but the three wall-mounted power points along the East wall of the church and the organ failed were rewired in during the year.

Light bulbs in the church are needing less regular replacement as more expensive dimmable LED light bulbs are now being purchased.

The "glides" or plastic feet on the chairs in the worship space are being replaced by new ones as the old ones fall off. The supplier of the chairs is giving us the new feet.

We are planning for the Scout garage to be cleared by the Scouts so it may be of use for the roof contractors.

The central heating systems survived the year. We are hoping that enough money will be left after the roof is repaired to install a ground source heat recovery system from under the carpark.

We are always looking forward to have new younger members in the fabric team. Jaeden Mugisha and James Alexander have bravely offered their services and have already proved their worth during the Church clean-up days. One day we may get them to enjoy the delightful view of the church from the top of our scaffold tower!

Deanery Synod Report – April 2025 to March 2026

The Croydon Central Deanery Synod met on 26th June 2025, 11th September 2025, and 12th February 2026.

On 26th June, we met at Emmanuel Croydon with guest speakers The Venerable Carol Ann Coslett and Michael Brockett. God calls each of us to serve using our unique gifts. Most Christians live out their faith in their communities and local churches, sharing in mission and activities. Some have a ministerial calling and are Affirmed, Commissioned, or Licensed as lay ministers. Affirmed ministers serve in their parish in roles like servers, leaders, or administrators, with training usually local and approval by PCCs. Commissioned ministers serve across parishes, supporting deanery work such as visiting schools or care homes. Pastoral ministers are recommended for a Vocations Forum and selection by the Department of Discipleship and Ministry. Licensed ministers serve in parishes or communities in leadership, recommended by their parish, and undergo a discernment and selection process. Training can take up to four years part-time, including theological college, requiring a Level 4 qualification. They are licensed by the Bishop of Southwark and can continue ministry if they move to another Diocese.

We had two guest speakers at September meeting at St. Mary Magdalene with St. Martin Church.
Katie McMullen and Claudia Almeida represented the Addiscombe Neighbourhood Care Association
(ANCA), which began in the 1960s at St. Mildred's church and later became the welfare arm of the Addiscombe group of churches. Their lunch clubs offer more than meals, they provide friendship and connection. Shopping trips help those who might be housebound stay connected to the outside world. ANCA's activities promote independence and wellbeing for seniors at home and in the community. With cuts to public services, ANCA's role is increasingly vital, addressing social care gaps and spotting safeguarding concerns through close client relationships. They aim to renew their partnership with Croydon Central Deanery churches by restarting their roadshow, advertising in churches, and receiving donations to support lunch clubs, volunteer fuel costs, and staff coordination. Our main speaker was Jason Perry, Executive Mayor of Croydon, who spoke about the borough. Croydon attracts 140,000 daily visitors. The Allders Parade will soon open with six new shops. The Westfield partnership focuses on the Whitgift Centre, North End, and Centrale, linked by a new Wellesley Road crossing.

A Town Centre task force will tackle homelessness and law and order, while four new community bases in libraries will open on Saturdays. The Council welcomes discussions on areas for improvement.

Our first Deanery Synod of 2026 was held at St. Matthew's Church, where Rev. Ruth Chapman was formally commissioned as our new Area Dean. Leondre Douglas, Secondary School Faith Adviser and Chaplaincy Development Officer, was our guest speaker. The Southwark Diocesan Board of Education aims to offer emotionally safe, inclusive, and trauma-aware chaplaincy that nurtures the spiritual and personal wellbeing of learners in Croydon. You can help by: 1. Enhancing Visibility. 2. Supporting Trauma-Aware Pastoral Care. 3. Building Parish Partnerships. 4. Promoting Inclusion and Anti-Racism. 5. Assisting Students in Crisis. 6. Boosting Mental Health Support. 7. Integrating Chaplaincy in Synod Life. 8. Providing Skills and Mentoring. 9. Prioritising Safety and Resilience. 10. Praying, Advocating, and Sharing Stories. Also at the February meeting, Martin Hann was appointed as governor of Archbishop Tenison's school, replacing Colin Webster. Fr. Michael Nayagam made an appeal for volunteers for the Croydon Together Winter Shelter, and there is a dedicated web page you can access to register and choose the shift you wish to opt for.

https://app.betterimpact.com/Application?OrganizationGuid=83287034-913f-4ef1-92a6e82b099393de&ApplicationFormNumber=1

Our next Synod will be on Thursday 4th June at Christ Church. The following Synod will take place on Tuesday 15th September at St. Augustine's.

James Reid
Deanery Synod Secretary, Croydon Central

Church Wardens' Report

We have so much to thank for and to celebrate for another fine year under our vicar, Ruth's leadership. With God's grace, attendances are growing and our activities are bringing new life to our parish.

With a fair wind, our roof should be renewed during 2026. Jan has managed to sell one bungalow and the other must go too.

Our regular users of the building namely the Bach Choir and the Philharmonic choir continue to be loyal despite six weeks of no heating at the end of the year! The building continues to be the venue by other important organisations including Singing for the Brain, the U3A, various dance groups, the Guides and Archbishop Tenison's school.

We are delighted that Michael Strange continues as our excellent director of music. This is an essential element of our ministry and our services.

We appreciate and express our thanks for the commitment of all the loyal and hard-working people for the well-running our church which is the backbone of our community. We could not undertake our duties without the work done by all those who give their time and talents to the life of St Matthews. We thank Sharon, our new cleaner for keeping our church clean.

We thank all those who have carried out our Christian mission to Park Hill, especially those who organise our social events, our fairs, the Christmas Tree Festival and the Food Bank and our army of volunteers who help during services and work as team-members for the fabric, finance, kitchen, pastoral needs, social events and communications teams. Each week during 2025, our services continued to live-streamed by a loyal team who also operate the overhead projector showing the order of service.

Stephen Collingwood Edith Chiwuzie