

ST PETER'S CHURCH, STREATHAM
2025 Accounts & Annual Report
to the APCM held on the 17th May 2026



Vicar

Father Steffan Mathias

Churchwardens

Anthea Eastoe
Winston Trotman

Parochial Church Council (PCC)

David Chapman
Maureen Downs
Duncan Eastoe
Sonia Freeman-Birch
Hilary Gaster
Hannah Green
Hilary Hadley
Jo Hutton
James Macintyre
Tracey Maduro
Angela Newby
Michelle Rajkumar
Sharon Thomas

Independent Examiner

Pamela Carragher, Reading RG2

Bankers

Barclays Bank plc

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MINUTES OF THE ANNUAL PAROCHIAL CHURCH MEETING, ST PETER'S CHURCH, STREATHAM. SUNDAY, 11 MAY 2025

1. PRAYERS

Fr Steffan welcomed those attending (c.30 persons) and opened the meeting with prayers.

2. CHAIR'S REPORT

Fr Steffan presented the Chair's report. This was unanimously agreed by the congregation. (Fr Steffan reports on parish matters further in the discussion section below.)

3. APOLOGIES FOR ABSENCE

Apologies had been received from Caroline Johns, James Macintyre, Winston Trotman, Sarah and Ben Tew and Michelle Rajkumar-Clifford.

4. MINUTES OF THE APCM HELD ON SUNDAY, 12 MAY 2024.

By a show of hands, the Minutes of the previous meeting were agreed as a true record of the meeting and signed by Fr Steffan.

5. ELECTORAL ROLL

By a unanimous show of hands, the report was approved.

6. SECRETARY'S REPORT ON THE PCC FOR 2024/2025

The report was approved by a show of hands.

7. TREASURER'S REPORT & ACCOUNTS FOR 2024

After a brief introduction by the PCC Treasurer the report and accounts were adopted. A vote of thanks was given to the Treasurer.

8. FABRIC REPORT

By a show of hands, this report was approved.

9. DEANERY SYNOD

Fr Steffan briefly emphasised the importance of Deanery Synod in the church hierarchy. By a show of hands, this report was approved.

10. ELECTION OF CHURCHWARDENS

Anthea Eastoe and Winston Trotman were elected as Churchwardens for the coming year and were appointed with the unanimous agreement of the congregation.

11. DEANERY SYNOD REPRESENTATION

James Macintyre, Angela Newby and Winston Trotman remain as our Deanery Synod representatives. Their report was approved.

12. ELECTION OF PAROCHIAL CHURCH COUNCIL

Fr Steffan explained that Marie-Therese, Olivia Suter and Sarah Tew had completed their three-year term on the PCC. The following people were duly elected to the PCC; Tracy Maduro, Hilary Gaster, Adjoa Osej, Maureen Downs, David Chapman, Michelle Rajkumar-Clifford, Jo Hutton and Hilary Hadley. Ex-Officio members of the PCC are; all St Peter's priests, Secretary, Treasurer, Church wardens, Deanery Synod members and Lay Chair.

13. APPOINTMENT OF INDEPENDENT EXAMINER

Fr Steffan reported that Pam Carragher, a former member of St Peter's, who had inspected the past year's accounts, was willing to undertake this task again next year. By a show of hands, Pam was re-appointed.

14. ANY OTHER BUSINESS

Two questions were raised under AOB. Firstly, an explanatory question answered by the Treasurer on the accounts and secondly a request for charities income and donations to be published.

15. DISCUSSION

Fr Steffan led a discussion on the delivery of the Mission Action Plan. The three areas of the action plan; Welcome and Inclusion; Children and Young People and Serving Our Community had mostly been achieved with two exceptions. Local Schools had not engaged with St Peter's and the Asylum seekers lunches had come to an end due to changes in Home Office regulations. Fr Steffan then presented potential outcomes from the accessibility study including options on physically accessing the church. Finally, Fr Steffan asked for volunteers to sit on the working groups for Gardening; Pilgrimage; Anti-Racism; Net Zero and Accessibility.

The meeting closed with a prayer at 12.40 pm.

Signed (Chair): Revd Steffan Mathias

Date: 17 May 2026

Vicar's Report

Dear friends,

Our APCM this year takes place between the great feasts of Ascension and Pentecost. As the Lord returns to the Father, the disciples, only a few weeks ago filled with fear after Jesus' crucifixion, find themselves expectantly awaiting the promised Spirit of God. As they are filled with the Holy Spirit at Pentecost, the emergent Church is born, the Body of Christ sent out to be the Body of Christ in the world proclaiming the Kingdom of God. We - 2000 years later, on a hill between Streatham and West Norwood - are called to be the church in this place, sent out to proclaim the Kingdom of God in word and deed, bringing good news to a world in more need of good news than ever.

Our primary way of being church in this world is our Sunday Mass, which continues to see new people join us as we hear the Word and break bread together. Attendance isn't everything, but it should be an enormous encouragement that through our worship, welcome and fellowship people find a home here. I've attached below a graph of our average weekly attendance, across all services. Our average Sunday attendance is technically slightly down from 2024, however when you strip out special services which were unusually high in 2024, is actually about 15 people higher per Sunday. We continue to minister to our community outside of Sunday worship, through Toddler Church, Care Home services, the Foodbank and Little Village, fundraising for charities, School visits, special services, providing space for several community groups, and many other regular and one-off activities. None of this would be possible without the huge amount of time, energy, and financial support that the congregation give to St Peter's.

It is never a good idea to list people to thank (in case you miss people out!) but the work that goes into our worship, mission, ministry, and governance is deeply inspiring and I am grateful beyond words.

There are of course challenges ahead. Our diocese is changing: Bishop, Christopher, retires later this year after many years of faithful service, and Bishop Rosemarie will take on the role of acting bishop, and asks for our prayers over the next year, particularly as the diocese navigates its own financial challenges. It increasingly appears global events will put pressure on finances which will inevitably impact churches. And for a variety of reasons you only have to put on the news to see, we live in particularly worrying times. But we have every reason to be confident about the future here at St Peter's, and about our world – if we keep our eyes fixed on the one who came to show us perfect love. To him be glory and praise forever.

Fr Steffan

Safeguarding Report

There have been no major problems to report this year. However there were some issues with the company who dealt with providing our DBS searches. This has now been resolved and we have a new DBS provider. The Diocese now requires everyone on the PCC to complete some mandatory training. I am hoping that this year we can get everyone up to date on this. Please let me know when you have completed any training modules. We take the safety of our congregation very seriously and endeavour to make worship safe and enjoyable for all.

Maureen Downs, Safeguarding Officer

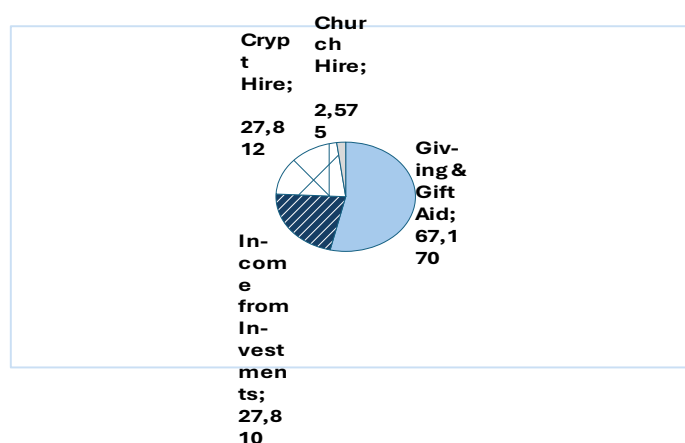
Treasurers Report & Financial Review 2025

I would like to thank everyone who contribute to stewarding our finances throughout 2025.

General Fund Review

At the end of 2025 our accounts show that we operated with a small deficit of £1,269 (2024:- £3,703) this means that our income from donations, fees, grants, hiring our building and income from our investments was less than the overall cost associated with running the church. **It costs £128,838 to run the church in 2025** (2024: 198,842). **Here is an overview of our income sources**

We cover shortfalls in the everyday cost of running the church by drawing on our investments. In 2025 in addition to drawing on dividends, we



we sold £15,000 worth of shares in the Investment Fund (2024: £30,000 Property Fund). The value of our investments was negatively impacted by the war in the Middle East, we are reporting a reduction in the value of £22,169 at the end of 2025.

This will have a long term impact on our ability to cover costs going forward as we will need to sell more shares to achieve our required cash value.

Regular giving from the congregation has increased by 4% to £39,282 and unplanned donations reported as Unplanned Giving, Card Reader and Donations decreased in 2025. The headline reduction is 23% to £13,517 (2024: £17,155) however as the 2024 figures included large donations we received for the server building project, the real reduction in unplanned giving is closer to 10%. Our income is supplemented by the collecting Gift Aid from HMRC this is an important lifeline in enabling us to deliver the mission of the church. Our Planned Giving Officer continued to make quarterly claims to HMRC and we received just over £12,900 in 2025.

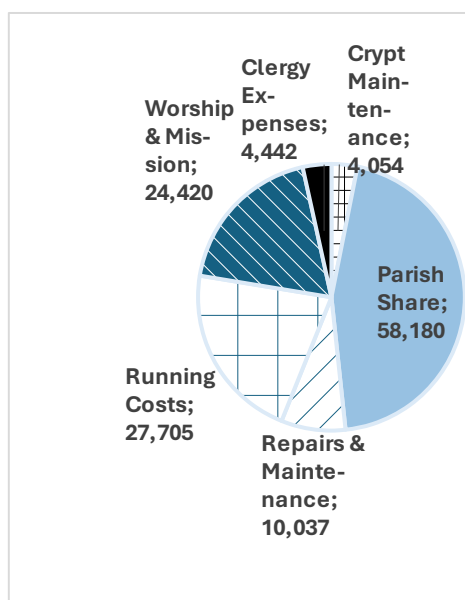
This is 5% lower than we recovered in 2024 and I would ask everyone to remember to add Gift Aid to their donations which can be done through

our the CollecTin machines located at the back of the church or completing a form.

We are grateful for regular giving monies provided in a planned way (i.e. by regular Standing Order) as this allows us to effectively budget and have a degree of certainty about income. Unplanned giving, at services, is very much valued too, it is however unpredictable. Can I ask those of you who are giving by Envelope, haven't yet made a regular financial commitment to St Peters or who have not recently reviewed your regular giving to take the opportunity after reading this report to do so. If anyone wishes to change to regular monthly support by standing order, please speak to the Planned Giving Officer, Catherine Chapman.

In 2025 we recovered £1,896 from the Listed Places of Worship Scheme, following the closure of the scheme in 2026 we will not be able to recover 20% VAT paid for certain repairs, this could significantly impact our costs in 2026.

The cost of running the church in 2025 is summarised here and the



largest commitment we have is to the Diocese via the Parish Share £58,180 (2024: £57,888).

The purpose of the Parish Support Fund pledge is to enable the diocese to ensure that parishes, whether they can afford a full-time member of clergy or not, are resourced to flourish. We have again increased our giving by 0.5%.

Utility expenses are the main driver of our running costs £16,584 (2024:£14,870) the rise in the cost of our gas supply which is on a new 2 year contract from July 2024 (the commitment was made in 2023) and

consequently this cost doubled. The other main driver is Parish Admin which included the cost of a Topological survey for the proposed access works, we obtained a grant offset most of the cost.

We have aggressively managed our expenses in 2025 and postponed optional works to the building to ensure we do not withdraw funds from our investment accounts during the market turbulence. The building remains a warm, safe sanctuary and this decision does not put the building at risk.

Restricted Funds Review

Represents funds received for specified purposes.

Charities

St. Peter's congregations, regular and visiting, continue to be very generous in response to appeals despite the cost-of-living crisis. The following donations were made in 2025 from the Charities account.

The surplus balance on the Charities Account as at the 31st December represents outstanding collections including Gift Aid from HMRC which will be paid to the charities in 2026.

The Choir & Organ Funds

The current accounts held in NatWest are being closed. At the end of 2025 the cash balances from both accounts were moved to Barclays for onwards transmission to CCLA deposit accounts. As a result of this decision by the PCC the funds will sit in interest bearing accounts and offset the impact of inflation.

The choir had another active year including a tour to Exeter Cathedral and the congregation enjoyed the contribution to services made by the Choral Scholar, Sam Turner.

The accounts show expenditure on organ renovations and income was supplemented by the receipt of a sizeable gift aid claim of approximately £5,000.

CCLA Investments

Our investments showed growth was reversed in 2025. Our investments were valued at £390,536 on 31st December (2024: £419,360) after the transfers mentioned in the accounts and the revaluation loss. A recent update from CCLA in response to this loss indicates that turmoil from the war in the Middle East; they anticipate maintaining the quarterly income payout levels. Further information on the CCLA investment strategy for Church of England funds can be found on their website www.ccla.co.uk.

Thank you for your continued support.

Sharon Thomas, PCC Treasurer

Address:	10 Stansfield Close
	Reading
	RG2 7BQ

Section B
Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

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includes £15000 reduction
for Sale of Shares

The Notes form part of the financial statement

Report on Children's Activities

Children's Church (formerly known as Sunday School) for children aged 3-12 years meets most Sundays in term-time. Children are encouraged to join the teachers (Hilary, Mihaela and myself) at the beginning of Mass and go to the Parish Room where the lessons are based on the day's Gospel, Festival, Holy Day or the Sacraments. They rejoin their parents in Church at the Offertory often bringing pictures and work-sheets which aim to reaffirm that day's lesson.

Toddler Group meets in Church on Wednesdays between 9.15 and 11.15am. Numbers attending have grown so that sometimes we barely fit in the Lady Chapel for Bible stories, songs and prayers. This is followed by free play and refreshments and time for parents, grandparents and child-minders who bring the toddlers, to chat. The group continues to run with the help of volunteers who set up, clear up, make cakes and provide refreshments.

Christmas Eve and Good Friday On these important days in the Church calendar we have run workshops of art and crafts for children. These are followed by a Nativity on Christmas Eve and Stations of the Cross on Good Friday. Recently, Toddler Group parents who have school-age children have swelled our numbers and stayed to give welcome help.

School Visits have taken place in the last year. Julian's School brought 5 Year 2 classes before Christmas and Sunnyhill School brought classes from Year's 1 & 2 before Easter. We are soon to welcome 2 classes from Hitherfield and are always pleased to show the school children our Church and answer questions on what we do here.

Jo Hutton

Churchwardens' Fabric Report for 2025

The churchwardens are pleased to present the fabric report for the past year, outlining the condition and maintenance of the church building and grounds. Throughout the year, regular inspections have been carried out to ensure that the church remains a safe, welcoming, and well-maintained space for worship and community activities.

Routine maintenance tasks, including cleaning, minor repairs, and upkeep of the churchyard, have been completed. Unsurprising for an old building the roof and guttering needed some attention with necessary minor repairs undertaken to prevent water ingress. Work to the front gate was completed. The regular inspections for fire equipment, the lightning conductor and the roof alarm were completed. Broadband installation was completed.

The heating system was serviced, ensuring reasonably reliable operation during the colder months: our two gas boilers are quite elderly and we are probably reaching the point of deciding whether it is more economical to replace rather than continue to repair. We have had a visit (2026) from the Diocesan Net Zero Adviser and he suggested that a hybrid system may be best for our setting – a combination of a gas boiler and infrared chandeliers/heat source pump. This will be a costly exercise but ultimately hard to avoid.

Minor work to The Crypt included a new extractor in the men's loos and following a small flood some repairs to brickwork

A quinquennial inspection is due in 2028 – we continue to work through the list of recommendations from our previous review, as finances allow. The urgent items have been completed.

We extend our thanks to all volunteers and contractors who have assisted with maintenance tasks and supported the ongoing stewardship of our lovely church. We remain committed to preserving the fabric of the building for future generations and will continue to monitor and address any issues as they arise.

Churchwardens' Report

We have overseen the care of the church building and ensured that all routine health and safety inspections have taken place and the Large Building Health & Safety Risk Assessment and Fire Risk Assessment have both been reviewed and updated.

Our annual inspection was performed by Revd Kit Gunasekera, our Area Dean and included the review of our Articles of Enquiry – everything was in order and he was complimentary on the use of the church, the activities we do and the numbers in the service registers. The Energy Toolkit was completed – it helps the diocese track collective carbon emissions and church energy usage. We paid a lot for our energy in 2025, in keeping with many (contracts are due for renewal in 2026/2027 and we will be looking at reducing costs where we can and using greener options where possible).

Our lovely church building and grounds continued to provide the odd challenge in 2025 – see the Fabric Report for more details. Leaks were fixed, boilers repaired, ramps worried over! We are very grateful to David Chapman for his contribution to our building maintenance; 'The Crypt at St. Peter's', managed by Angela Newby, continues to be in very regular use and is another area that occasionally needed our love and attention in terms of maintenance in 2025! Our Servedy is both a valuable addition to our hiring offer and an aid to our ministry and mission. It is used regularly with many more people staying after mass for refreshments.

2025 saw the launch of the Accessibility Group, the focus of which is implementing our Access Audit recommendations specifically around creating a new accessible entrance and loos, making our church as

functional and welcoming as possible to our community. We have had some feasibility work done and are a little clearer on possible options. This will be a significant and costly piece of work. More to follow... A new Gardening Group was also established to plan and carry out regular maintenance of the church grounds. We are grateful to all who give their time to both of these groups.

So many people are key to ensuring the smooth running of services and other activities at church. THANK YOU to everyone on one of those rotas (and to those who aren't but give heart and time) and to all who work quietly and unnoticed behind the scenes to enable all we do here.

Anthea Eastoe & Winston Trotman

The Henry and Marigold Cleaning Team

Another year has passed since the team began in 2019. And recognition and appreciation is due for these often unsung heroes who are members of the Henry and Marigold Cleaning Team. Circumstances change and some members have had to leave, but currently the team is comprised of:

Angela Newby
Barbara Ekprikpo
Ben Tew
Fr Steffan
Jo Dapaah
Julie Mitchen
Kola Oduola
Marie Rogers
Sally Smith
Sarah Tew
Simon Launchbury
Veronica Shepherd
Winston Trotman

Special mention goes to Tracey McOgg who is a volunteer.

These members turn up at their designated time on a Saturday morning and give of their time, effort and physical talents to maintain and present St Peter's as a clean, pleasant, welcoming and beautiful space for all to use and enjoy. So, many, many thanks for your continued hard work and support.

Of course, should there be anyone else who would like to join the team, please reach out to me at any time. You would be more than welcome.

Barbara Drayton

Deanery Synod Report for Annual Report 2026

It is always really interesting being a Deanery Synod representative. We meet 3 or 4 times a year, and one of the meetings is an Ascension Day Service.

14th May 2025

St James', Clapham Park

Topic: Serious Youth Violence, the speaker was Natalie Walters, the Justice, Peace and Integrity of Creation Officer (JIPC). Unfortunately, the other speaker, Jason O'Shea, Delivery Officer - Serious Youth Violence, was not able to attend, a topical subject that is affecting so many people.

15th July 2025

St Leonard's, Streatham

Topic: Safeguarding

Led by Simon Gates, Area Dean

This meeting was informative and required churches to look at their Safeguarding Policies and Practices.

30th September 2025

St Thomas', Telford Avenue

Topic: Racial Justice

Unfortunately, I was not able to attend this meeting, but materials were sent to churches so that they can discuss this subject.

The meetings are held at different churches around the Deanery, so it is always good to see what other churches look like and engage in shared practices.

Angela Newby, Winston Trotman, and James Macintyre

Electoral Roll Officer's Report

Following a complete renewal of the Electoral Roll in 2025, after which the Roll stood at 70, two additions have been made, taking the total to 72, has been completely renewed this year and, as always happens at such a time, the number on the Roll has dropped a little from its previous level, now standing at 70, compared with 87 at this time last year. It is likely that the number will rise over time until the next revision in 2031. Around 57% of those now listed reside in the parish.

Thank you to all who have returned forms. Additions to the Roll can be made at any time following the Annual Parochial Church Meeting.

Sheila Launchbury – Electoral Roll Officer

Music Report

Director of Music

Luca Myers became our Director of Music in 2024, but sadly, through pressure of work and related exams he had to resign in April 2025. Fr Steffan asked me to lead the choir as Acting Director of Music, in lieu of recruiting a new Director. A recruitment campaign commenced in 2026 to select a new Director of Music. We can report on the outcome of that in due course.

Youth Choir

It has been a joy to see the Youth Choir grow as a result of a “Be a Chorister for a Day” experience in March 2025 led by Luca, taking the Youth Choir to 8 in strength during her year. We had further success in March 2026, when I led a recruitment event and we have added another 7 Youth Choir members.

The Youth Choir new recruits from 2025 were given their cottas as a sign of their membership of the choir and as part of the RSCM Voice for Life Scheme, some obtained medals at the light blue and dark blue level.

In 2026, I introduced a new structure to Friday choir practices whereby assisted by a rota of Youth Choir parents, we are able to have more focused Voice for Life training sessions splitting the group into at least two parts. This has proved popular and fun to do for all involved.

Choral Scholarship

Our Choral Scholar until July 2025 was Sam Turner and he has been replaced by Henry Trowell in September 2025. The scholarship runs from Sept to July. We have capacity for two scholars, but there is great competition for young scholars and so we have not always been able to make two appointments. Both Sam and Henry have been excellent in the role and a great joy to work with as they develop their singing and choral repertoire experience. Mel Metherell gave an excellent solo singing recital in November 2025 in aid of the Choral Scholarship Fund. We are very grateful for all of those that contribute to this important fund for St Peter's Choir.

General

In June 2025 the adults and youth members of the choir took part in a highly uplifting and successful Southwark Cathedral Evensong Festival. We have been fortunate to welcome some new adult members to the choir, but we are very sometimes a bit thin on the ground! Please help if you know of people that might be interested to join.

The adult choir sang at Exeter Cathedral for a week in August 2025 swelled by many former members. This week was led by former Director of Music, Michael Stoddart and accompanied by John Keys and Oliver King on the organ.

In September 2025, Ally Trowell commenced as regular organist playing for our Sunday services and covering Christmas 2025. It has been a pleasure for myself and the choir to work with Ally. He has since Easter, taken up the post of Director of Music at St Mary's Church, Mortlake and we wish him every success.

Organ

In 2025, we commissioned a report from consultant, Paul Hale, on the state of the organ and to give us priorities for next steps for works to the organ (our last report was in 2006!).

We have subsequently, gone out to tender and selected the organ building firm Henry Groves and Son to carry-out a number of works within our available budget. We have submitted a request for faculty approval (Feb 2026) for these works and are waiting for the feedback from our Diocesan Organ Advisors on this.

We have enjoyed absolutely terrific organ recitals from Luca Myers (May 2025), Oliver King, (Sept 2025) and Norman Harper (Jan 2026). These have raised money for church funds and the organ fund.

Thanks

The role Director of Music at St Peter's is a very demanding one. I could not possibly manage to do it without the contribution from the Adult Choir members and the Youth Choir parents. Along with Fr Steffan, they all help hugely. The congregation are also a great source of motivation – thank you for your feedback – it is very important to us. Particular thanks must go to Catherine Chapman who tracks the specific St Peter's Choir and Organ Funds. To Mel Metherall, Michael and Nicola Thomas who along with myself and Catherine form our Youth Choir chaperoning team.

David Chapman – Acting Director of Music

Serving Team

The Serving ministry goes from strength to strength! St. Peter's has a fantastic group of servers and I am grateful to them all for their commitment, skill and good humour.

During 2025 we assisted with the main Sunday 10.30 mass - we now have 19 servers which means we can have a full team almost every week of the year. We also have a presence at Evensong & Benediction and served at special services including a couple of large weekday funerals and we had many servers, robed, for Father Ben's last Sunday with us. What a joy and a privilege!

I am always happy to hear from anyone interested in serving. Please speak to me or any of the adult servers after mass - *we are easy to spot!* Thanks as ever to our wonderful clergy and congregation for your support and encouragement.

Andrew Nunn, a former Dean of Southwark Cathedral, said in a sermon that, "it's great when servers smile and enjoy themselves". I think, at St. Peter's, we do!

Anthea Eastoe – Serving Team Coordinator

Stewardship Report, year-end 2025

Envelope Giving Scheme

At the year-end 2025 there were 14 people receiving boxes of stewardship envelopes, a decrease of 1 from the previous year.

Gift Aid

At the year-end 2025 there were 48 regular givers to the General Fund, Choir and Organ funds who Gift Aid their donations, which is an increase of 4.

During 2025, I was able to reclaim a total of £18,605.77 from His Majesty's Revenue and Customs which is a sizable increase on 2024's figure. This was due to a very generous donation to the Organ Fund made in December 2004 and tax reclaimed in the first quarter 2025.

The amount of donations made using the card reader continues to increase however the majority of these are anonymous. I can reclaim Gift Aid on these anonymous donations under the Gift Aid Small Donations Scheme up to a maximum of £8,000pa. We reach this total earlier and earlier every year so may I encourage everyone who regularly donates using the card reader to please think about starting a regular monthly standing order. This would also help St Peter's cash flow and budgeting.

If anybody would like information on the above schemes, I'll be happy to help.

Catherine Chapman – Planned Giving Officer