Richmond & Putney Unitarian Church CIO
Ormond Road, Richmond, Surrey TW10 6TH
Charity number: 1200204

Annual Report

2026

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CHARITY INFORMATION

MINISTER:	Rev. Simon Ramsay
OFFICERS:	CHAIR: Catherine Pinto TREASURER: Mark Richardson SECRETARY: Julie Langridge-John
TRUSTEES:	Samira Bajber, Anita Chanda, Julie Langridge-John, Catherine Pinto, Mark Richardson, John Samuel
CUSTODIAN TRUSTEE:	British and Foreign Unitarian Association (B&FUA) (General Assembly of Unitarian and Free Christian Churches)
INDEPENDENT EXAMINER:	Mr W. Featherstone 114 Dunkirk Avenue, Desborough NN14 2PN
BANK:	NatWest, 22 George Street, Richmond, Surrey TW9 1JW
SOLICITOR:	Mr Vincent Hambleton-Grey, Baron Grey Solicitors Richmond Langtry House, 441 Richmond Road, Twickenham TW1 2EF

GOVERNANCE

The governance of Richmond and Putney Unitarian Church CIO is based on the Charity Constitution of 5 June 2022.

OBJECTS

The Objects of the CIO are to advance the Unitarian and Free Christian religion for the public benefit as defined by clause 3(2) of the Constitution.

MEMBERSHIP

There are currently 48 members of the Richmond and Putney Unitarian Church, of whom 40 are standard voting members, listed below.

MEMBERS OF RPUC – May 2026

Standard members have RUPC and GA voting rights

Standard members

Aparicio, Franjelica
Abdi, Suleyman
Armstrong, Mary
Arrol, Heather
Bajber, Samira
Berryman, Marilene
Booth, Michael
Bowen, Rushton
Bowers, John
Chamberlain, George
Chanda, Anita
Coyle, Brian
Denman, Karen
Diana (Anon.)
Hall, Robert
Halnan, Penny
Holland, Janet
Hoskins, Gareth
Knight, David
Labia, Charles
Langridge-John Julie
Lewis, Trevor
Lloyd-Lawrence, Adrian
Lloyd-Lawrence, Kitty
Lord, Margaret
Mamok, Anne
Martin, Bruno
McPherson, Douglas
Meyer, Helen
Meyer, Jack
Pinto, Catherine
Pinto, Lily
Richardson, Mark
Samuel, John
Sharapova, Asma
Stanbridge, Alex
Strachan, David
Tuckman, Lawrence
Turnbull, Scott
Watson, David
Watson, Louisa

Associate members

Collins, Emma
Hoskins, Kay
Lewis, Trudy
McClosky, Kay
McClosky, Patrick

Honorary members

Duchac, Dawn
Riley, Linda
Scott, Pamela

CHAIR'S REPORT for the 2025 calendar year

This past year has been one of growth, renewal, and a steady community life at Richmond & Putney Unitarian Church (RPUC). Our Sunday gatherings have seen healthy attendance, both in-person and online, with people joining us from near and far.

In 2025, RPUC welcomed eight new members, who have already made a great impact. Some are new volunteers, others have joined in supporting a variety of activities, and three have since been appointed as RPUC trustees. These new members and trustees bring fresh eyes, skills and insight.

We were sorry to lose Sally Bevan as a trustee in July 2025, but were delighted to welcome Samira Bajber when she was appointed to the Trustees in October 2025. Samira is now our Communications Manager, bringing social media expertise, and supporting on Sunday mornings with the Zoom tech and hosting.

Our young families have continued to meet in Sunday School sessions twice a month, led by teaching professionals. We can see our youngsters growing in confidence as they share with us their learning and colourful creations at the end of the service.

In September, we hosted the LDPA Centenary Celebration. For those new to the church, the LDPA is the London District and South East Provincial Assembly of Unitarian and Free Christian Churches. The occasion was filled with warmth, history, and gratitude; a chance to connect with other Unitarians from across the district and a reminder of our shared heritage and ongoing commitment.

In addition to his ministerial work within RPUC, Rev Simon Ramsay continues to give his time and commitment as a member of the LDPA board, and has also led thought provoking talks on the Mystics as part of the 'Heartspace' initiative at the General Assembly in Essex Hall, offering inspiration to our broader spiritual community.

Julie Langridge-John, RPUC Secretary, continues her professional development within the Unitarian movement, having successfully completing the introductory Lay Leader course and moving on to the Intermediate course, she often leads Sunday services when Rev Ramsay is away. Julie is actively involved with local groups on behalf of RPUC, having joined the new interfaith group, HALO, as well as continuing partnerships with the Transit Community Support carers' organisation, and the Vineyard.

A particular highlight of RPUC's continuing engagement with interfaith groups this year was an Iftar meal held at the church, masterfully hosted by the Dialogue Society – a memorable occasion, which was greatly enjoyed by the many who attended.

Within the church itself, several activities have continued, strengthening our spiritual and social bonds:

- The monthly Journaling group has offered space for reflection and creative expression.
- Stitches & Stories continued their creative fellowship, sharing a craft stall in November with the Vineyard.
- Elemental Mind sessions, held weekly and open to all, utilize coherent breathing and neuroscience to create a peaceful and balanced state of mind.
- Dance Neuro classes have offered movement and joy for people with neurological conditions, as well as those seeking to build strength and balance.
- The Carers Café launched in 2025; though attendance was limited, therefore plans are underway to evolve this into a Company Café to meet broader needs.

The Connections group met monthly online throughout the year, planning for events such as the RPUC stall at the Richmond May Fair, the Harvest service celebration, a Death Café event held in October, a festive Christmas meal at the Rose of York in Petersham, the annual Carol concert, and getting a headstart planning for the 130th Anniversary of the church building in April 2026. The group also worked on more broad topics, such as improving communications, and some very specific topics, such as the 90th birthday celebration of one of our members.

Over the course of the year, with the aim of lessening the admin load on individuals and assisting business continuity, RPUC has been working to streamline administrative processes and to develop standard operating procedures.

Maintenance and improvements to the church building and premises are reviewed regularly at the monthly Trustees meetings. Actions carried out in 2025 include:

- Trustees' agreement on a Fire Policy and Evacuation Plan, circulated to all tenants, who responded to acknowledge their receipt and understanding.
- Replacement of two external doors and work carried out on the Ormond Room doors to ensure fire safety standard.
- Refurbishment of the main front doors of the church.
- Upgrade of the heating system in the Ormond Room, with new radiators fitted.
- Essential roofing works carried out, with a section of the flat roof being replaced and cleaning of the other flat roofs.
- Renovation to the side garden, which had been unused for many years, cleared and renovated with support from one of our tenants.
- A new sturdy fence built and installed to replace the previous rickety fence in the back garden.
- Improved signage in the car park, greatly reducing the number of incidents reported of unauthorised vehicles accessing the site.

These improvements could not happen without people being dedicated and involved.

Our community continues to work in the spirit of collaboration, and that is a wonderful thing. Those members who have been part of this community for years and years remain at the heart and soul of our regular gatherings and the special events, and our newer members have been instrumental in generating an almost tangible sense of momentum throughout 2025 – together looking forward to 2026 and years to come.

FINANCE REPORT (2025)

As an autonomous Charitable Incorporated Organisation (CIO), the Richmond & Putney Unitarian Church is funded through tenancy income, donations and grants. Our financial year is based on the calendar year. The 2024 Finance Report anticipated an increase in expenditure over the next few years resulting from the Quinquennial report findings.

Compared to 2024, our 2025 total income of £94,413 was up by £2,800, and our total expenditure of £94,056 increased by £4,552. Repairs & maintenance expenditure was up by £6,707, but this was offset by the amount of Grant funding received – a £10,184 increase on 2024, with the biggest factor being a £9,084 maintenance grant from the Stamford Street Chapel Fund, secured through an application by Mark Richardson – this covered the cost of the roofing and the front door refurbishment referenced in the 2025 Chair's report.

Congregational donations of £8,511 were down by £658 compared to 2024, though not as low as the previous year (£8,204 in 2023). It is hoped that donations will increase in 2026 with the recent introduction of QR codes linked to the church's SumUp machine.

A deficit of £6,260 had been projected in the 2025 budget, but the end-of-year accounts show a modest surplus of £357, thanks primarily to the maintenance grant.

In Autumn 2025, one of our two long-term Nursery tenants put forward a proposal to expand their business, which would involve their investing substantially in improvements to the church premises; with terms of a lease and the annual fee to be agreed. This coincided with the trustees receiving notice at the end of Autumn term that the other long-term Nursery tenant would be cancelling their booking, which would likely result in a 2026 budget deficit for RPUC. Trustees subsequently agreed to pursue negotiations regarding the expansion proposal.

In general lettings have remained busy throughout 2025, with one of our new tenants contributing half of the funding towards renovating the side garden for use by their play group.

The trustees are grateful for all donations and appreciate the fundraising efforts from within the church community. In 2025 the Stitches & Stories craft stall raised, together with subsequent church sales, over £200. Donations collected over the year towards our nominated local and national charities totalled £299, to be divided equally between Cocoon Richmond and the Trussell Trust.

Mark Richardson has continued to work diligently in the role of Treasurer, connecting with the wider Unitarian organisation and keeping abreast of opportunities to enhance RPUC's financial position. Mark continues to work closely with RPUC's accountant, Liz Savage, who provides monthly reports to the trustees, supports with budget preparation and monitoring, and assists with production of the annual accounts. The trustees acknowledge the important work that takes place to help keep RPUC in good financial standing.

Richmond & Putney Unitarian Church CIO
Statement of Financial Activities
for the year ended 31st December 2025

2024							2025
	Incoming Resources		Unrestricted Funds		Designated Funds		
Total Funds	[see Note 1]	General	Bequests	Maintenance & Deposits	Charity transport (set up 2025 with £1200 bequest)	Charity Development	Total Funds
9168.97	Raised by congregation	8510.94					8510.94
764.84	Dividends and Interest	670.69					670.69
66835.82	Income from premises	62292.00					62292.00
10600.00	Grants for ministry	20784.00					20784.00
4142.67	Weddings & Other	2255.55					2255.55
100.00	Net Hire Deposits			-100.00			-100.00
91612.3	**Total**	**94513.18**	**0.00**	**-100.00**	**0.00**	**0.00**	**94413.18**
91612.3	**Total Incoming Resources**	**94513.18**	**0.00**	**-100.00**	**0.00**	**0.00**	**94413.18**

	Resources	Expended						
		[see Note 2]						
39934.06	Ministry	[see Notes 2 & 3]	42268.59					42268.59
1718.00	Music		1815.00					1815.00
31252.67	Premises		36508.20					36508.20
15242.67	General		11423.84					11423.84
1357.00	Subscription and donations		1894.46			146.05		2040.51
89504.4	**Total Resources Expended**		**93910.09**	**0.00**	**0.00**	**146.05**	**0.00**	**94056.14**
2107.9	**Net Incoming/-Outgoing**		**603.09**	**0.00**	**-100.00**	**-146.05**	**0.00**	**357.04**
0	Net Fund transfers							0.00
6316.60	Investment Gains/-Losses		18797.50					18797.50
8424.5	**Net Movement in Funds**		**19400.59**	**0.00**	**-100.00**	**-146.05**	**0.00**	**19154.54**
	Balances brought forward							
262726.93	1st January 2025		**183220.31**	**59183.83**	**4311.25**	**1200.00**	**23236.04**	**271151.43**
	Balances carried forward							
271151.43	**31st December 2025**		**202620.90**	**59183.83**	**4211.25**	**1053.95**	**23236.04**	**290305.97**

Balance Sheet

for the year ended 31st December 2025

Assets

2024		2025
	Fixed Assets	
168000	Manse at purchase price	168000.00
76434.03	Investments at market value	95231.53
244434.03		263231.53
	Current Assets	
26917.40	Cash at bank and on deposit	27274.44
26917.40		27274.44
	less Creditors and Payments in Advance	
-200	amounts falling due within one year	-200.00
271151.43	**Total assets less current liabilities**	290305.97

Capital and Reserves

27547.29	Designated funds	28501.24
243604.14	General funds	261804.73
271151.43		290305.97

Valuation of Investments

		Historic cost	Value at 31/12/2024	Value at 31/12/2025	Gain/Loss on year
233.75	M&G Charifund Accumulation units	12643	76434.03	95231.53	18797.5
		12643	76434.03	95231.53	18797.5

Statement of Financial Activities

Notes for the year ended 31st December 2025

2024 Total	Note 1 Analysis of Income		General	Designated	2025 Total
	Raised by congregation				
3939.97	Service Collections (reg don.)		3329.24		3329.24
3022.27	Service Collections (loose cash)		3408.66		3408.66
1368.13	tax recovered		1454.52		1454.52
838.6	Other Donations		318.52		318.52
9168.97			8510.94		8510.94
	Dividends and interest received				
0.00	Common investment funds		0.00		0.00
764.84	COIF Deposit Fund interest		670.69		670.69
764.84			670.69		670.69
	Premises				
47720.32	Use of church & hall		46436.25		46436.25
19115.50	Car parking		15855.75		15855.75
66835.82			62292.00		62292.00
	Grants				
	For ministerial purposes				
6700		Putney Fund per LDPA	8200.00		8200.00
2900		LDPA/GA Sustentation Fund	2000		2000
1000		Highgate Hill Church Fund	1500.00		1500.00
		Maintenance Grant	9084.00		9084.00
10600			20784.00		20784.00

	Miscellaneous				
1750.00		Weddings, namings and funerals	670.00		670.00
340.46		Sunday morning coffee & publications	299.55		299.55
1000.00		Bequest	0.00		0.00
		Christmas lunch	1286.00		1286.00
1052.21		Other income	0.00		0.00
4142.67			2255.55		2255.55
91512.30	**Total from regular sources**		94513.18	0.00	94513.18
	Other				
100		Net Hire Deposits		-100.00	-100.00
100					
91612.30	**Total Incoming Resources**		94513.18	-100.00	94413.18

Statement of Financial Activities

Notes for the year ended 31st December 2025

2024	Note 2				2025
Total	Analysis of Expenditure		General	Designated	Total
	Ministerial				
39420.37		Cost of ministry (stipend, pension, expenses)	41439.69		41439.69
513.69		Visiting preachers	828.90		828.90
39934.06		[See Note 3]	42268.59		42268.59
	Church music				
1265		Musicians	1180.00		1180.00
453		Organ and piano tuning	635.00		635.00
1718			1815.00		1815.00
	Premises				
7344.75		Utilities	6632.01		6632.01
3093.29		Upgrade work (Church & Manse)	4176.00		4176.00
3475.97		Insurance	3682.27		3682.27
9929.81		Repairs and Maintenance and gardening	16637.06		16637.06
0.00		Telephone	0.00		0.00
4782.85		Cleaning and supplies	3523.86		3523.86
2626.00		Caretaking	1857.00		1857.00
31252.67			36508.20		36508.20
	General				
807.62		Printing, postage and stationery	951.50		951.50
185.00		Inquirer and Unitarian	185.00		185.00
1786.58		IT costs	1451.84		1451.84
550.00		Conferences	600.00		600.00
400		Examiner's fee	400		400.00
1500.00		Wedding fees	100.00		100.00
2556.00		Bookkeeping	2563.50		2563.50
3160.00		Bookings Administrator/Clerking	3570.00		3570.00
240.00		Children's Church & safeguarding	489.00		489.00

0.00		Legal Fees	0.00			0.00
2940.00		Quinquennial Survey	0.00			0.00
1117.47		Christmas lunch	1113.00			1113.00
15242.67			11423.84			11423.84
	Subscriptions and donations					
1120		G A - Quota	1379.00			1379.00
237		Other subscriptions and donations	515.46	146.05		661.51
1357			1894.46	146.05	0.00	2040.51
89504.40	**Total Resources Expended**		93910.09	146.05	0.00	94056.14

Statement of Financial Activities

Notes for the year ended 31st December 2025

2024	Note 3			2025
	Cost of Ministry			
	Minister			
36477.09		Stipend & Pension	38384.17	
2943.28		Expenses	3055.52	
39420.37			41439.69	
1700.00		Manse Upgrade work (included in Premises costs)	0.00	
3019.66		Manse running costs (included in Premises-(repairs) costs)	2633.92	
4719.66	44140.03		2633.92	44073.61
513.69		Visiting Ministers	828.90	
				828.90
		Total cost of ministry		
44653.72				44902.51

Note 4

Accounting policies

Basis of preparation
The accounts have been prepared in accordance with the Statement of Recommended Practice for Charities, and applicable accounting standards. In accordance with the guidelines for smaller charities they have been prepared on a receipts and payments basis.

Collections and donations
All congregational giving and donations are included on a cash received basis.

Capital expenditure
This is charged either to the expenditure for the year or to the appropriate designated fund

Other expenditure
Details of staff costs, administration costs and support costs will be found in the preceding notes. There was one full time employee of the Church at the year end. The significant volume of voluntary contribution to the life of the Church by members of the congregation is not quantified in these accounts.

Independent examination
The examiner's fee (£200) is noted in the accounts at the appropriate place.

Adequacy of funds
With the exception of the permanently endowed funds the amounts in all funds are short term assets. The Legacy and General funds reflect the historic need to fund the manse purchase.

Transfer of Assets from RPUC to RPUC CIO
Richmond & Putney Unitarian Church (RPUC) became a CIO - Richmond & Putney Unitarian Church CIO (RPUC CIO) on 1 August 2023. The assets of RPUC were regarded as being retrospectively transferred on 31 December 2022, so that between 1 January 2023 and 31 July 2023 RPUC acted as the steward on behalf of RPUC CIO.

Independent Examiner's Report
on the Accounts

Report to the Directors of the Richmond and Putney Unitarian Church CIO

On the accounts for the year ending 31st December 2025

Set out in the statement of financial activities, balance sheet, and associated notes for that period.

Responsibility of the Examiner

It is my responsibility to:-

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145 (5) b of the Act) and
- to state whether particular matters have come to my attention.

Basis of my report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you, as Trustees, concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts, and the report is limited to those matters set out in the statement below.

Statement by the Independent Examiner

In connection with my examination no matter has come to my attention:-

I. which gives me reasonable cause to believe that in any material respect the requirements have not been met - that is to keep accounting records in accordance with section 130 of the Charities Act and to prepare account in accordance with those records, and comply with the accounting requirements of the Act - or
II. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached



William Featherstone, F.R.S.A., A.C.I.B.. 26th February 2026

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Desborough NN14 2PN

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