

St John's Cathedral Oban

Trustees' Annual Report for the period							
	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	01	10	2024	To	30	09	2025

Reference and administration details

Charity name
Other names charity is known by
Registered charity number
Charity's principal address

Cathedral Church of St John the Divine
SC016664
St. John's Cathedral
George Street
Oban
Postcode PA34 5NY

Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Very Rev'd Margaret Campbell	Provost		Bishop
2	Mr Kenneth Oxland	Provost's Warden		Provost
3	Mr Colum Scott	People's Warden and Lay Representative		AGM
5	Mr David Pollard	Alternate Lay Representative		AGM
6	Ms Margaret Sime	Secretary		Vestry
7	Mr Mark Evetts			AGM
8	Mrs Susannah Hughes			AGM
9	Mr Daniel Stollard			AGM
10	Mrs Catriona Petit	Safeguarding Officer		AGM
11	Miss Joy Blakeney		From 19 March 2025	Vestry
12	Mrs Jenny McEvoy		From 19 March 2025	Vestry

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year
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Structure, governance and management

Type of governing document

The Cathedral is an unincorporated association, governed by Constitution dated 9th June 1920 and revised 9th January 2016. For the purposes of charity law, the members of the Vestry are the Charity Trustees of the Cathedral of St John the Divine. The heritable property of the Cathedral is vested in the Trustees of the Diocese ("the Property Trustees") together with the Rector and Churchwardens in trust for the Cathedral. The Cathedral is a member congregation of the Diocese of Argyll and The Isles in the Scottish Episcopal Church.

The Bishop of Argyll and The Isles has pastoral oversight of all congregations within the Diocese, and all congregations are subject to Canon Law of the Scottish Episcopal Church.

Trustee recruitment and appointment

The elected members of the Vestry (the four Ordinary members, the Lay Representative, the Alternate Lay Representative and the Peoples' Warden) are elected at the Annual General Meeting. One third of the elected members retire by rotation each year; those retiring being those who have served longest since their last election. The Provost's warden is appointed by the Provost. The Vestry Secretary and Treasurer are appointed by the Vestry and there is the opportunity to co-opt additional members during the year by the Vestry where it is deemed useful to the Vestry.

The elected members must be Constituent Members of the Congregation.

Objectives and activities

Charitable purposes

The Cathedral is established for exclusively charitable purposes, primarily for the advancement of religion and to provide public benefit.

Summary of the main activities in relation to these objects

The main objectives of the Vestry are to advance the mission of the Church through worship, service, and fellowship. These objectives are carried out through mission and pastoral activities. The principal activities of the Cathedral are public worship and the spiritual development of its members.

Donations are made regularly to charitable causes that provide benefits to disadvantaged individuals and communities in Scotland, the rest of the United Kingdom and overseas. The Cathedral makes its buildings available to charities and similar public-benefit bodies for a modest fee.

Achievements and performance

Summary of the main achievements of the charity during the financial period

The Vestry has met regularly over the year to guide and lead the Cathedral in all matters pertaining to the worship and practical management of the finances and property. The Vestry continue to engage to expertise of an Accountancy firm whilst managing day to-day payments and budgeting internally. Building maintenance is managed and carried out by professionals and, where practical and safe – by volunteers.

We are heartened by the increase in membership and attendance at services with our statistics noting an increase of communions to take the total over the year to 3818. Our regular, less formal fortnightly Sunday afternoon service 'Fellowship @ 5' enables a deepening of faith by discussion. This balances our more formal Eucharist and Office of Evensong. We continue to offer monthly Episcopalian worship in the Kirk at Kilbrandon (Isle of Seil) and monthly at our dependent congregation at Ardbrecknish. We meet ecumenical leaders regularly and host a joint service at the Week of Prayer for Christian Unity. We also have a monthly lay led 'Sitting with Silence' which enables a more contemplative approach to prayer and offer weekly Compline during Advent and Lent, as well as daily services in Holy Week. Morning Prayer is said every Thursday in the Lady Chapel.

In our outreach we have hosted events during Oban’s Winter Festival and continued our support and welcome to Oban Music Society Concerts and other local groups. We host a bi-monthly Community Climate Café in the Narthex linked to Time for Change.

As a further ministry to the town, we offer a weekly Coffee space for conversation and friendship, throughout the year - enabling a warm and safe space to be available to the community during colder months. We have also entered into a contract with Hope Kitchen to use the garden below the Rectory as a place for local wellbeing – especially for those without their own gardens.

We are extending our support to other local and national charities by hosting specific fundraising events for Marie Curie and our local Lifeboat Station, Guide dogs for the Blind and others. We have also welcomed guest preachers. Our non-stipendiary Curate has now completed his curacy training and has a Diocesan Licence as an Assisting Priest. His fulltime work is now as Chaplain to HMRN but he continues to assist our dependent congregation at Ardbrecknish when available, as well the Cathedral and Kilbrandon congregation.

The Cathedral continues to work towards our part of our Vision of better accessibility in worship, both physically, pastorally and culturally- as we become more aware of the changing life-styles, language, contexts and culture of which we are now a part and with whom we need to find a better voice to engage with.

We are actively progressing the decision to make our Cathedral accessible to all, with a wheelchair lift being in the process of being installed in the Narthex entrance. We are planning an accessible toilet once the wheelchair lift is installed.

In the light of current Climate Concerns, we have been actively looking at the means to fulfil our vision by re-using and recycling where at all possible, being led in this by our Eco-Group. We are currently installing electrical heating to replace our gas boiler radiator system which has failed.

We continue our ongoing maintenance and care of the fabric of the building.

We have begun a campaign to raise money for a new electronic organ, just installed, upon the failure of our former organ. There have been many community events already in the Cathedral and wide participation across the town and beyond as we begin raising the £55,500 cost.

Our Bishop continues to support and encourage us and we are heartened and encouraged to continue our worship and mission in the heart of the community and seeking to bring God’s good news to the fore of the lives of those amongst whom we live and work.

Financial Review

Brief statement of the charity’s policy on reserves

The Vestry’s reserves policy is to maintain reserves so that cash and investment income is sufficient to meet three months normal operating costs and any other committed expenditure. The unrestricted cash balances held at 30 September 2024 were £101,778, annual unrestricted income from investments was £8,263. The vestry is satisfied that the reserves are sufficient to meet three months normal operating costs (3 months committed expenditure for 2024/25 is approximately £25,000, which excludes discretionary items.)

The stellar performance of the Scottish Episcopal Church Unit Trust Pool has continued, resulting in a significant increase in the value of our investments, which now stand at £387,973. It is the intent of the Vestry to use the increase in value to develop the mission of the Cathedral.

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Donated facilities and services (if any)

In carrying out its objectives the Vestry depends upon the contribution, both human and material, of many volunteers from the congregation. Activities carried out include contributions preparatory to and during worship, service on committees and through group activities, the maintenance of premises and fabric, and a variety of pastoral and social activities. These contributions are all highly valued and all members of the congregation are encouraged to, and many do, participate in them.

Other optional information

Statement of Vision

Our Vision remains to develop and enhance our witness and worship, ensuring that God’s message continues to be

proclaimed now and in the future in ways that speak both to our current congregation and reach out beyond our walls.

We believe that increasing our facilities and potential will be vital in our mission and outreach, care and worship in both the short and long-term future and thus we look forward with hope and positivity.

We believe that to live in faith with integrity, we must care for each other and protect the present and future of the world and will work towards the goals of our Episcopal principles set by our General Synod.

Our Vision is twofold

- To offer hospitality & a breadth of worship that shares the love of God and care for all humanity
- to develop our own faith in order to reach out in witness to others

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Very Rev'd Canon Margaret R Campbell	
Position (e.g. Chair)	Provost and Chair of Vestry	
Date	03/06/26	

APPENDIX 3



Independent examiner's report on the accounts										v2	
Report to the trustees/members of		Charity name Cathedral Church of St John The Devine									
Registered charity number		SC016664									
On the accounts of the charity for the period		Period start date				Period end date					
		Day	Month	Year		Day	Month	Year			
		01	10	2024	to	30	09	2025			
Set out on pages		4-9							(remember to include the page numbers of additional sheets)		
Respective responsibilities of trustees and examiner		The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.									
Basis of independent examiner's statement		My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. 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 seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I cannot express an audit opinion on the view given by the accounts.									
Independent examiner's statement		In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]									
		1. which gives me reasonable cause to believe that in any material respect the requirements: - to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or									
		2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.									
Signed:										Date:	
Name:		Jean Ainsley									
Relevant professional qualification(s) or body (if any):											
Address:		Ainsley Smith & Co 21 Argyll Square Oban PA34 4AT									

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

Cathedral Church of St John Divine

SC016664

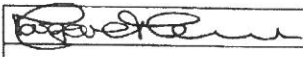


Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	10	2024		30	09	2025

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	49,736	17,965			67,701	48,391
Legacies					-	2,000
Grants	9,010	4,000			13,010	31,093
Receipts from fundraising activities	3,101	6,071			9,172	3,834
Other income	996				996	2,471
Income from investments other than land and buildings	8,263	4,832			13,095	11,507
Rents from land & buildings	10,530				10,530	11,194
Bank interest	876	162			1,038	1,074
HMRC Gift Aid	9,937				9,937	17,513
A1 Sub total	92,449	33,030	-	-	125,479	129,077
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments	50,000				50,000	
A2 Sub total	50,000	-	-	-	50,000	-
Total receipts	142,449	33,030	-	-	175,479	129,077
A3 Payments						
Expenses for fundraising activities	1,495				1,495	793
Gross trading payments					-	-
Investment management costs					-	-
Payments relating directly to charitable activities	107,000	75,816			182,816	96,582
Grants and donations	145				145	145
Governance costs:					-	-
Audit / independent examination					-	
Preparation of annual accounts	1,000				1,000	1,000
Legal costs					-	-
Other					-	
Curate costs: Stipend and overheads					-	
A3 Sub total	109,640	75,816	-	-	185,456	98,520
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	109,640	75,816	-	-	185,456	98,520
Net receipts / (payments)	32,809	(42,786)	-	-	(9,977)	30,557
A5 Transfers to / (from) funds	(17,746)	17,746			-	
Surplus / (deficit) for year	15,063	(25,040)	-	-	(9,977)	30,557

Section B Statement of balances

Details		Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	86,715	2,817			89,532	68,976
	Surplus / (deficit) shown on receipts and payments account	16,063	(25,040)			(9,977)	30,657
						-	
						-	
	Cash and bank balances at end of year	101,778	(22,223)	-	-	79,555	99,632
(Agree balances with receipts and payments account(s))							
B2 Investments	Details	Fund to which asset belongs		Market valuation to nearest £	Last year to nearest £		
	SEC UTP	Unrestricted	212,378	242,70			
	SEC UTP	Buildings Fund	162,695	148,89			
	SEC UTP	Ardcharian Fund	12,992	11,89			
		Total	387,973	403,48			
B3 Other assets	Details	Fund to which asset belongs		Cost (if available) to nearest £	Current value (if available) to nearest £		
B4 Liabilities	Details	Fund to which liability relates		Amount due to nearest £	Last year to nearest £		
B5 Contingent liabilities	Details	Fund to which liability relates		Amount due (estimate) to nearest £	Last year to nearest £		
Signed by one or two trustees on behalf of all the trustees							
Signature		Print Name			Date of approval		
		Very Rev'd Canon Margaret R Campbell					

Section C Notes to the Accounts

C1 Nature and purpose of funds (may be stated on analysis of funds worksheets)

The bulk of the funds held are Unrestricted, the value of cash and investments being : Value 30.09.25 £314154: 30.09.24 320602

Other restricted/Designated Funds are held in three funds

Building Fund fund for the maintenance and improvement of the Cathedral & Rectory (value £162605.00: 30/09/24 £160135.00

Music Fund for the maintenance and advancement of music in the Cathedral (Value 30.09.25 £394: value 30.09.24 £397)

Ardchattan Fund (value 30.09.25 £12992.42: 30.09.24 £11897

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Action Aid		12	95
Total			95

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)

C3b Trustee remuneration - details

Authority under which paid	£
Stipend and pension	43,970

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)

x

C4b Trustee expenses - details

	Number of trustees	£
Re imbursement for purchases		0

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

C6 Other information

Trustees expenses are paid to the Provost for expenses actually incurred in her ministry.

Accounting policies

The accounts have been prepared on a receipts and payments basis. They consist of a summary of all monies received and paid via the bank and in cash by the cathedral during the financial year, along with a

statement of balances. No adjustments have been made for any income due but not received, nor for any expenses incurred but not yet paid at the year end. Except for investments and the historic asset of the rectory, fixed assets are not capitalised.

Cathedral Church of St John Divine

SC016664

Additional analysis (1)

Analysis of receipts and payments

1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Regular Giving	49,736				49,736	48,391
Mr Cringles		500			500	
Organ Appeal		17,465			17,465	
					-	
Total	49,736	17,965	-	-	67,701	48,391

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2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
MacNab	-	4,000	4,000	
Benefact			-	17,953
Diocese of Argyll and the Isles (Dean Allowance)	4,040		4,040	-
Diocese of Argyll and the Isles (Cathedral Allowance)	2,370		2,370	
Diocese of Argyll and the Isles (Dunderdale)	2,600		2,600	3,140
				10,000
Total	9,010	4,000	13,010	31,093

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3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Bank Interest	876	162			1,038	1,074
					-	
					-	
					-	
					-	
					-	
					-	
Total	876	162	-	-	1,038	1,074

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4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Ministry Costs	43,971				43,971	40,667
Cathedral building costs	20,740	19,746			40,486	20,914
Rectory costs	6,251				6,251	4,768
Clothing					-	
Subscriptions and Misc	548	500			1,048	1,890
Quota to Diocese	18,847				18,847	17,508
Cleaning	8,047				8,047	7,026
Organ and Choir	149	55,570			55,719	
Administration	350				350	634
Misc	2,781				2,781	
Altar	516				516	861
Professional Fees	4,800				4,800	2,314
Total	107,000	75,816	-	-	182,816	96,582

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Cathedral Church of St John Divine

SC016664

Additional analysis (2)

5 Breakdown of unrestricted funds

	General Fund	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations	49,736				49,736	48,391
Legacies					-	2,000
Grants	9,010				9,010	31,093
Receipts from fundraising activities	3,101				3,101	3,934
Gross trading receipts					-	244
Income from investments other than land and buildings	9,139				9,139	8,210
Rents from land & buildings	10,530				10,530	11,194
Other	996				996	2,227
Gift Aid	9,937				9,937	17,513
Sub total	92,449	-	-	-	92,449	124,806
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments	50,000				50,000	
Sub total	50,000	-	-	-	50,000	-
Total receipts	142,449	-	-	-	142,449	124,806
Payments						
Expenses for fundraising activities	1,495				1,495	793
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	107,000				107,000	96,582
Grants and donations	145				145	145
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts	1,000				1,000	1,000
Legal costs					-	
Other					-	
Sub total	109,640	-	-	-	109,640	98,520
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	109,640	-	-	-	109,640	98,520
Net receipts / (payments)	32,809	-	-	-	32,809	26,286
Transfers to / (from) funds	(17,746)				(17,746)	(17,101)
Surplus / (deficit) for year	15,063	-	-	-	15,063	9,185

Nature and purpose of funds

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Cathedral Church of St John Divine

SC016664

Additional analysis (3)

6 Breakdown of restricted funds

	Building Fund	Music Fund	Stairlift	Organ Fund	Alter	Mr Cringles	Total restricted funds	Total restricted funds last period
Receipts								
Donations							-	
Legacies							-	
Diocese re-imbursement of expenses							-	
Receipts from fundraising activities							-	
Gross trading receipts							-	
Income from investments other than land and buildings	4,989	5	4,000	23,536		500	33,030	4,371
Rents from land & buildings							-	
Gross receipts from other charitable activities							-	
Sub total	4,989	5	4,000	23,536	-	500	33,030	4,371
Receipts from asset & investment sales								
Proceeds from sale of fixed assets							-	
Proceeds from sale of investments							-	
Sub total	-	-	-	-	-	-	-	-
Total receipts	4,989	5	4,000	23,536	-	500	33,030	4,371
Payments								
Expenses for fundraising activities							-	
Gross trading payments							-	
Investment management costs							-	
Payments relating directly to charitable activities including Curate Costs: Stipend and overheads			19,746	55,570			75,316	
Grants and donations						500	500	
Governance costs:							-	
Audit / independent examination							-	
Preparation of annual accounts							-	
Legal costs							-	
Sub total	-	-	19,746	55,570	-	500	75,816	-
Payments relating to asset and investment movements								
Purchases of fixed assets							-	
Purchase of investments							-	
Sub total	-	-	-	-	-	-	-	-
Total payments	-	-	19,746	55,570	-	500	75,816	-
Net receipts / (payments)	4,989	5	(15,746)	(32,034)	-	-	(42,786)	4,371
Transfers to / (from) funds			15,746		2,000		17,746	17,101
Surplus / (deficit) for year	4,989	5	-	(32,034)	2,000	-	(25,040)	21,472
Nature and purpose of funds								