

Charity Reference SC050636

Oban Charitable Trust SCIO

Receipts and Payments Accounts
For the year to 30th September 2025

Oban Charitable Trust SCIO

Legal and Administrative information

Charity name: Oban Charitable Trust SCIO

Charity number: SC050636

Registered Address: 3 Duncraggan Apartments
Duncraggan Road
Oban
PA34 5DU

Trustees: Will Currie
Claire Rizos
Robert Clarke
David Ross
Amanda MacLeod (appointed 17.8.25)

Independent Examiner: Marcus MacIver CA
Mackay & Co CA
8 Golspie Business Park
Golspie

Oban Charitable Trust SCIO

Trustees' Report
For the year to 30th September 2025

Introduction

The trustees present their report and the financial statements for the year ended 30 September 2025. The trustees of Oban Charitable Trust SCIO who served during the year and up to the date of this report are set out on page 2.

Structure, Governance & Management

Governance

The charity is registered with the Office of the Scottish Charity Regulator and was constituted as a Trust. The charity was reconstituted as a Scottish Charitable Incorporated Organisation (SCIO) on 16 December 2020 (charity number SC050636). Previous to this the charity was named Oban Charitable Trust (charity number SC017747). All assets and liabilities of the old charity were transferred to the new charity on creation of the new SCIO.

The charity is managed by Trustees who are recruited from the local community and are appointed at each AGM. The Trustees try to meet quarterly to review its activities and financial position and more frequently, if needed. New trustees are identified by existing trustees and approached where it is felt they can add to the knowledge and resources of the board.

Risk Policy

The Trustees have assessed the major risks to which the charity is exposed, and in particular, those related to the operations and finances of the Charity, and are satisfied that systems are in place to mitigate any exposure to these risks.

Our main risks are losing the financial support of funders and losing the ongoing support of West Highland Housing Association who generously provide the Hameart Flat. Efforts are made to ensure the continued support of both as far as possible.

Reserves Policy

In line with our Reserves Policy, we aim to establish a reserve of six months operating costs. The required reserve and any amounts to be allocated is reviewed annually to reflect changing funding and other risks.

Trustees' Report
For the year to 30th September 2025

Objectives and activities

Main objectives

The charity's main objective is to provide respite holiday accommodation primarily to those persons who have need of it by reason of their age, ill health, disability, financial hardship or other disadvantage. Those in need include those affected by cancer, life-limiting and terminal illnesses, including direct family members or those otherwise caring for those suffering from ill health.

How we achieve our objectives

We provide respite holiday accommodation via a property in Oban, the lease of which is donated by West Highland Housing Association. Bookings are arranged via an online booking system and guests are corresponded with to ensure they meet the criteria of our beneficiaries. Key handovers, cleaning and maintenance of the flat is arranged by volunteer trustees.

Achievements and performance

Our achievements over the year

In the winter of 2024/ 25 we offered some breaks via the Respite scheme and also formed a new communication channel with the Pink Ladies, who support ladies with breast cancer in Argyll. This resulted in some stays throughout the year, for guests who would not otherwise have found us.

We had only three weeks without a booking throughout the whole year, which was a significant uplift compared with previous years. Noticeably there were also quite a number of cancellations close to the time of bookings in the winter, which is somewhat understandable when considering the impact of weather conditions, poor health, and medical appointments, the timing of which can be somewhat uncertain.

Other developments were, that we:

- purchased and installed a television in the bedroom responding to a need expressed by some of our guests.
- were shortlisted for Team of the Year at the Volunteer of the Year Awards.
- successfully applied to the National Lottery, Awards for all programme, and received funding of £9000 which we expect should cover two years of running costs.
- appealed for some help with photography and Robert MacInnes kindly visited and refreshed our photos.
- made some progress on our plan to upgrade the bathroom so that we have a walk in shower. This is agreed with WHHA and in the year 2024/5, we received support from Argyll & Bute Care & Repair with drawings and planning.

Guest evaluation forms were completed by the majority of guests, most of whom sent a donation of £40 or more. They all tended to rate the flat as 5 star on all counts, and particularly enjoy that it is very homely, quiet, clean and well stocked. They appreciate the welcome pack which we have been providing for the last few years. Whenever guests suggested improvements we considered whether this could be implemented. All donations were acknowledged with a thankyou note. Guests are also encouraged to pass on our details to clinics and individuals who are eligible to stay, and to take posters which we provide for this purpose.

Oban Charitable Trust SCIO

Trustees' Report

For the year to 30th September 2025

How we fund our work

The year's funding came from three main sources: (1) a grant of £9,000, awarded by the National Lottery, Awards for All, (2) the reimbursement of our rent by West Highland Housing Association, totalling £5,614; (3) donations from guests of £2,919.

The trustees continue to actively seek grant funding and ask those staying at the flat to contribute what they are able.

This report was approved by the board on 18/6/26 and signed on its behalf by

David A. Ross.

David Ross
Trustee

Independent Examiner's Report to the Trustees of Oban Charitable Trust

I report on the accounts of the charity for the year ended 30 September 2025 which are set out on pages 2 to 9.

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) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 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 do not express an audit opinion on the view given by the accounts.

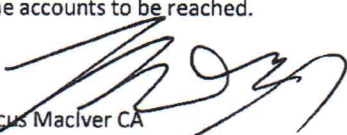
Independent examiner's qualified statement

In the course of my examination, no matter has come to my attention other than that disclosed below.

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
 - 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.


Marcus MacIver CA
8 Golspie Business Park
Golspie

18th June 2026.

Oban Charitable Trust SCIO

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For the year to 30th September 2025

	Unrestricted funds to nearest £	Restricted funds to nearest £	2025 Total Total funds current period to nearest £	2024 Total Total funds last period to nearest £
Receipts				
Donations - guests	2,919	-	2,919	2,646
Donations - organisations	-	-	-	1,000
Donations from WHHA	5,614	-	5,614	4,519
Grants	9,000	-	9,000	4,690
Gross receipts from charitable activities	-	-	-	-
Bank interest	174	-	174	138
Sub total	17,707	-	17,707	12,993
Receipts from asset & investment sales				
Proceeds from sale of fixed assets	-	-	-	-
Sub total	-	-	-	-
Total receipts	17,707	-	17,707	12,993
Payments				
Telephone & internet	360	-	360	350
Electricity	1,578	-	1,578	1,686
Insurance	952	-	952	941
Cleaning & laundry	2,086	-	2,086	1,511
Repairs & maintenance	421	-	421	1,067
Postage, stationery	55	-	55	16
Sundry costs	175	-	175	227
Rent	5,614	-	5,614	4,519
Welcome packs	249	-	249	218
Rates	295	-	295	-
Sub total	11,785	-	11,785	10,535
Payments relating to asset and investment movements				
Purchases of fixed assets	-	-	-	-
Purchase of investments	-	-	-	-
Sub total	-	-	-	-
Total payments	11,785	-	11,785	10,535
Net receipts / (payments)	5,922	-	5,922	2,458

Transfers to / (from) funds	-	-	-	-
Surplus / (deficit) for year	5,922	-	5,922	2,458

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Statement of balances

	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Opening cash at bank and in hand	8,416	0	8,416	5,958
Surplus/(Deficit) for the year	5,922	0	5,922	2,458
Closing cash at bank and in hand	<u>14,338</u>	<u>0</u>	<u>14,338</u>	<u>8,416</u>
Bank and Cash Balances				
Bank deposit account	11,609	0	11,609	7,636
Royal Bank of Scotland Account	<u>2,728</u>	<u>0</u>	<u>2,728</u>	<u>780</u>
	<u>14,338</u>	<u>0</u>	<u>14,338</u>	<u>8,416</u>

On behalf of the trustees

Daniel A. Ross

Date:

18/8/2026.