

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	2023	To	30	09	2024

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		Provost		Bishop
2		Provost's Warden		Provost
3		People's Warden and Lay Representative		AGM
5		Alternate Lay Representative		AGM
6		Secretary		Vestry
7				AGM
8				AGM
9				AGM

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

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.

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 3806. We have also made regular, a less formal fortnightly Sunday afternoon service 'Fellowship @ 5' which 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.

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 group eg the Local Mod.

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, whose fulltime work is now as Chaplain to HMRN continues to assist our dependent congregation at Ardbrecknish, as well the Cathedral and Kilbrandon congregation, as he completes his Curacy Training under the supervision of the Provost.

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 ordered for the Narthex entrance.

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 delighted in the consecration of our new Bishop, who brings new spiritual impetus to us and the Diocese, and relieves the Provost of some of the more time-consuming parts of her work as Dean, her role as Bishop's Commissary ceasing at the end of this financial year. 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 £86,715.00, annual unrestricted income from investments was £7,261.00. The vestry is satisfied that the reserves are sufficient to meet three months normal operating costs (3 months committed expenditure for 2023/24 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 £ 403,498. It is the intent of the Vestry to use the increase in value to develop the mission of the Cathedral.

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.

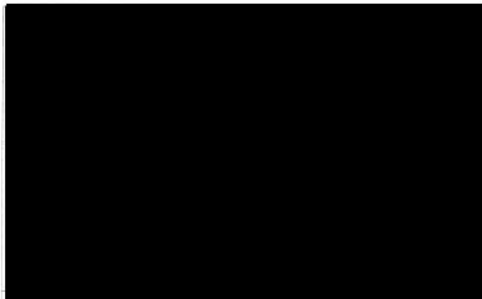
Our Vision is twofold

- 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

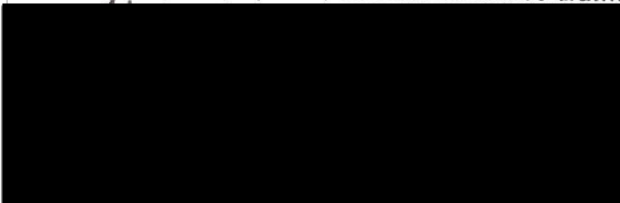
The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)		
Position (e.g. Chair)		
	Provost and Chair of Vestry	
Date	25/06/25	

APPENDIX 3



		Independent examiner's report on the accounts						v2
Report to the trustees/members of	Registered charity number	Charity name Cathedral Church of St John The Devine						
On the accounts of the charity for the period		SC016664						
		Period start date				Period end date		
		Day	Month	Year	to	Day	Month	Year
		01	10	2023		30	09	2024
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 do not 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							
Signed:								26/6/2025
Name:								
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	2023		30	09	2024

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	48,391				48,391	55,662
Legacies	2,000				2,000	-
Grants	31,093				31,093	54,109
Receipts from fundraising activities	3,834				3,834	3,618
Other income	2,471				2,471	164
Income from investments other than land and buildings	7,261	4,246			11,507	11,513
Rents from land & buildings	11,194				11,194	11,120
Bank Interest	949	125			1,074	352
HMRC Gift Aid	17,513				17,513	1,684
A1 Sub total	124,706	4,371	-	-	129,077	138,222
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	30,000
A2 Sub total	-	-	-	-	-	30,000
Total receipts	124,706	4,371	-	-	129,077	168,222
A3 Payments						
Expenses for fundraising activities	793				793	1,041
Gross trading payments					-	-
Investment management costs					-	-
Payments relating directly to charitable activities	96,582				96,582	132,882
Grants and donations	145				145	95
Governance costs:						
Audit / independent examination					-	-
Preparation of annual accounts	1,000				1,000	750
Legal costs					-	1,059
Other					-	-
Curate costs: Stipend and overheads					-	1,289
A3 Sub total	98,520	-	-	-	98,520	137,116
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	98,520	-	-	-	98,520	137,116
Net receipts / (payments)	26,186	4,371	-	-	30,557	31,106
A5 Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	26,186	4,371	-	-	30,557	31,106

Section B Statement of balances

Categories	Details	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total current period	Total last period
		to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
B1 Cash funds	Cash and bank balances at start of year	60,529	(1,554)			58,975	27,869
	Surplus / (deficit) shown on receipts and payments account	26,186	4,371			30,557	31,106
						-	
						-	
	Cash and bank balances at end of year	86,715	2,817	-	-	89,532	58,975
	(Agree balances with receipts and payments account(s))						

Categories	Details	Fund to which asset belongs		Market valuation	Last year
				to nearest £	to nearest £
B2 Investments	SEC UTP	Unrestricted		242,703	210,61
	SEC UTP	Buildings Fund		148,898	129,21
	SEC UTP	Ardchattan Fund		11,897	10,32
	Total			403,498	350,14

Categories	Details	Fund to which asset belongs		Cost (if available)	Current value (if available)	Last year
				to nearest £	to nearest £	to nearest £
B3 Other assets						
	Total			-	-	

Categories	Details	Fund to which liability relates		Amount due	Last year
				to nearest £	to nearest £
B4 Liabilities					
	Total			-	

Categories	Details	Fund to which liability relates		Amount due (estimate)	Last year
				to nearest £	to nearest £
B5 Contingent liabilities					
	Total			-	

Signed by one or two trustees
on behalf of all the trustees

Date of
approval

25/6/25

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	48,391				48,391	55,662
					-	
					-	
					-	
Total	48,391	-	-	-	48,391	55,662

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
Curate Grants (Scottish Episcopal Church)	-		-	32,590
Benefact	17,953		17,953	11,031
				-
Diocese of Argyll and the Isles (Dean Allowance)	3,140		3,140	2,988
Diocese of Argyll and the Isles (Cathedral Allowance)	10,000		10,000	7,500
Total	31,093	-	31,093	54,109

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	949	125			1,074	352
					-	
					-	
					-	
					-	
					-	
Total	949	125	-	-	1,074	352

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	40,667				40,667	39,983
Cathedral building costs	20,914				20,914	15,853
Rectory costs	4,768				4,768	5,283
Clothing	-				-	418
Sunscriptions and Misc	1,890				1,890	-
Quota to Diocese	17,508				17,508	20,451
Cleaning	7,026				7,026	6,830
Organ and Choir	-				-	64
Administration	634				634	1,263
Curate ministerial costs	-				-	41,406
Altar	861				861	604
Professional Fees	2,314				2,314	727
Total	96,582	-	-	-	96,582	132,882

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	48,391				48,391	55,662
Legacies	2,000				2,000	-
Grants	31,093				31,093	21,519
Receipts from fundraising activities	3,834				3,834	3,617
Gross trading receipts	244				244	164
Income from investments other than land and buildings	8,210				8,210	7,889
Rents from land & buildings	11,194				11,194	11,120
Other	2,227				2,227	
Gift Aid	17,513				17,513	1,684
Sub total	124,706	-	-	-	124,706	101,655
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	30,000
Sub total	-	-	-	-	-	30,000
Total receipts	124,706	-	-	-	124,706	131,655
Payments						
Expenses for fundraising activities	793				793	1,041
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	96,582				96,582	93,085
Grants and donations	145				145	95
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts	1,000				1,000	
Legal costs					-	
Other					-	1,289
Sub total	98,520	-	-	-	98,520	95,510
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	98,520	-	-	-	98,520	95,510
Net receipts / (payments)	26,186	-	-	-	26,186	36,145
Transfers to / (from) funds					-	(17,101)
Surplus / (deficit) for year	26,186	-	-	-	26,186	19,044

Nature and purpose of funds

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Cathedral Church of St John Divine

SC016664

Additional analysis (3)

6 Breakdown of restricted funds

	Curate	Building	Music	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
Receipts						
Donations					-	
Legacies					-	
Diocese re-imburement of expenses					-	32,590
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings		4,367	4		4,371	3,977
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	-	4,367	4	-	4,371	36,567
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	-	4,367	4	-	4,371	36,567
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities including Curate Costs: Stipend and overheads					-	41,606
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
Sub total	-	-	-	-	-	41,606
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	-	-	-	-	-	41,606
Net receipts / (payments)	-	4,367	4	-	4,371	(5,039)
Transfers to / (from) funds						17,101
Surplus / (deficit) for year	-	4,367	4	-	4,371	12,062

Nature and purpose of funds

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