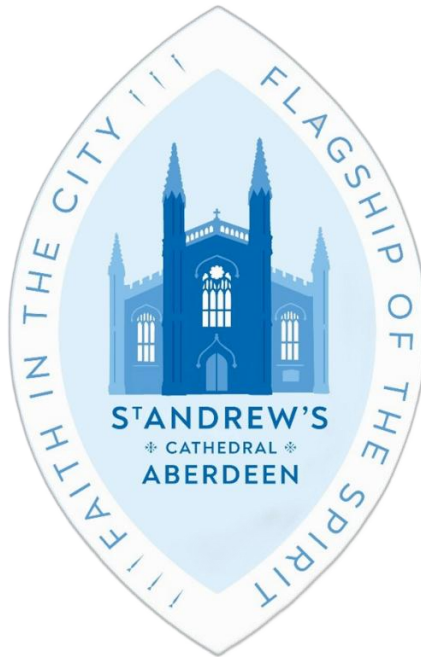




ST ANDREW CATHEDRAL CHURCH: ABERDEEN

REGISTERED CHARITY NO SCOO1058

TRUSTEES' REPORT

AND

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPT 2025

ST ANDREW CATHEDRAL CHURCH: ABERDEEN

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ST ANDREW CATHEDRAL CHURCH

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	The Very Revd Dr Isaac Poobalan	(Rector & Provost) (Chair)
Lorna Anderson		(Lay Representative) (People's Warden)
Ajay Marrikanti		
Kathleen Priestley		(Provost's Warden)
Lesley Milne		
Revd John Walker		
Revd Professor David Atkinson		
Very Revd Dr. Emsley Nimmo		
Victor Abugwu	(appointed November 2023)	
Nonso Ibenegbu	(appointed November 2023)	
Robert Gray	(appointed November 2023)	
Sam Paul	(appointed August 2023)	
Ian Paton	(appointed Aug 2024)	(Bishop)
Stephen Nnaka	(appointed Nov 24)	
Treasurer	Marianne Douglas	
Secretary	Revd John Walker	
Charity Number	SC001058	
Principal Address:	28 King Street, Aberdeen, AB24 5AX	
Independent Examiners	Aberdeen Council of Voluntary Organisations (ACVO TSI) 38 Castle Street Aberdeen AB11 5YU	

ST ANDREW CATHEDRAL CHURCH

TRUSTEES ANNUAL REPORT

YEAR ENDED 30 SEPTEMBER 2025

Trustees' Annual Report

The Trustees present their annual report and financial statements of the charity for the year ended 30 September 2025.

Objectives of the Charity and Principal Activity

The charge as set out in the Constitution of the charity is established exclusively for charitable purposes, primarily for the advancement of religion and to provide public benefit.

The main activities undertaken are as follows:

1. The provision, maintenance and support of acts of public worship
2. Religious instruction and the study of religion
3. Instruction and training in Choral Music
4. Provision of support to Vulnerable Groups
5. Promotion of Culture & Heritage

And they are aligned to the **Five Marks of Mission** advocated by the Anglican Communion as follows:

The mission of the Church is the mission of Christ

1. To proclaim the Good News of the Kingdom
2. To teach, baptise and nurture new believers
3. To respond to human need by loving service
4. To transform unjust structures of society, to challenge violence of every kind and pursue peace and reconciliation
5. To strive to safeguard the integrity of creation, and sustain and renew the life of the earth.

ST ANDREW CATHEDRAL CHURCH
TRUSTEES ANNUAL REPORT (continued)
YEAR ENDED 30 SEPTEMBER 2025

Structure, governance and management

The St Andrew Cathedral Church (SC001058 - the Charge) is organised and managed in accordance with the Constitution. The Charge is the Cathedral Church of the United Diocese of Aberdeen and Orkney which is one of the seven dioceses of the Scottish Episcopal Church. The People, the Clergy and all officials are subject to the Canons of General Synod Of The Scottish Episcopal Church, (SC015962) and the Office of the Scottish Charity Regulator (OSCR).

The temporal affairs of the congregation are under the management of the Cathedral Trustees, consisting of six Cathedral Lay trustees elected by the constituent members at the AGM and two Diocesan trustees elected by the Diocesan Synod, the Lay Representative and the two Church Wardens, the Safeguarding Officer (SO), the Provost & Rector and the Bishop (SO, the Provost & Rector and the Bishop all ex officio). The trustees meet at least four times a year. They assess major risks to which the charity is exposed and are satisfied that systems are in place to mitigate exposure to such risks.

The Cathedral lay trustees are elected from the Constituent Members of the Congregation. Constituent members must be at least 16 years of age, who have been communicants for one year and within their capacity frequent public worship and be regular Communicants in the said Church and contributors to Charity funds. These conditions ensure that the trustees have a good working knowledge of the Charity and the needs of the Cathedral and the Congregation. The Trustees are made aware of their duties and responsibilities towards the Charity and its beneficiaries.

Achievements and Performance

A summary of the main achievements of the charity during the year is detailed below.

Provision of Acts of Public Worship:

- Worship on Sundays and Weekdays continued throughout the year 2024-2025 according to the authorised rites and patterns of worship of the Scottish Episcopal Church.
- Daily prayers are now offered in the Cathedral.
- Baptism, Marriage and Funeral services – including those authorised by schedule of the Registrar.

ST ANDREW CATHEDRAL CHURCH
TRUSTEES ANNUAL REPORT (continued)
YEAR ENDED 30 SEPTEMBER 2025

Religious instruction and study:

- Provision of preparation of candidates for baptism/initiation and confirmation continued throughout the year.
- Provision of marriage preparation instruction and materials were made available to the couples united in Holy Matrimony.
- Appropriate nurture and religious instruction for children, young people and those seeking, are offered by the Rector and a colleague and through recruitment and training of volunteers.
- Study and instruction with regard to Christian scriptures for adults were offered through preaching, proprietary materials and programmes.
- Leading and providing opportunities for prayer, bible study and worship are offered according to the Liturgical Seasons.
- Measures were in place to the understanding of and acting upon the role of the church in the city and beyond to facilitate wellbeing for all people.

Instruction and training in Choral Music:

- The Trustees appointed Colin Stuart as the Director of Music in September 2025. Young people in higher education receive informal instruction and training in choral music through Choral Scholarship
- Up to 20 young people in education at local schools receive instruction in the theory of choral music, training, assessment and awards through Royal School of Church Music.

Provision of support to vulnerable groups and ethnic minorities:

- Vulnerable groups meet in the Cathedral on a weekly basis for Pastoral Care, support towards recovery from dependency and mental health issues.
- Cathedral continues to serve as a hub for New Scots, Refugees and Asylum Seekers and to diverse ethnic groups and the elderly.
- Cathedral provides regular training to volunteers, keeps a register of those with Disclosure Scotland for working with vulnerable groups.

ST ANDREW CATHEDRAL CHURCH

TRUSTEES ANNUAL REPORT (continued)

YEAR ENDED 30 SEPTEMBER 2025

Promotion of Culture and Heritage:

- The Cathedral hosts visitors from the UK and abroad, especially from the USA, as a home of historic events both culturally and in religious pioneering projects.
- The architectural uniqueness provides for specialist visitors and historians seeking factual confirmation.
- In the said year, the Cathedral received Pilgrims from the USA as designated groups and from Cruise Ships.

Trustee Activities October 2024 – September 2025

The Board of Trustees of St Andrew Cathedral Church Aberdeen consists of four elected members of the congregation, two Wardens, one Diocesan Trustees, the Lay Representative, the Provost, the Secretary and the Treasurer.

The Board met seven times in the year from the AGM (November) 2024 to AGM (November) 2025.

Highlights from the Minutes of Trustees' meeting formed the Report to the AGM 2025.

Pilgrimages

In the said period, the Trustees hosted four groups of Pilgrims from the USA. The Pilgrimage included a light lunch and refreshments followed by a rest period. The pilgrims were given a tour of the history of St Andrew's, constituted formally in 1716, their movement from one Upper Room to the next, until the law allowed the refitting of the Upper Room of Bishop John Skinner's House in the Long Acre as St Andrews Chapel. They are given time to explore the Cathedral refitted for the purpose by John Comper, the Architect, between the two Wars and dedicated in June 1948. They then participate in the Seabury Mass set to the Ancient Liturgy used at the Consecration of Samuel Seabury in 1784.

Exhibition

There are two photographic Exhibitions of the History of St Andrews and the Life of the Cathedral today.

ST ANDREW CATHEDRAL CHURCH
TRUSTEES ANNUAL REPORT (continued)
YEAR ENDED 30 SEPTEMBER 2025

Silver City Heritage and Place Programme

The Cathedral continues to engage proactively with the Silver City Heritage & Place Programme, a major heritage-led regeneration initiative focused on the historic eastern city centre. The programme, funded by Aberdeen City Council, Historic Environment Scotland, and the National Lottery Heritage Fund, aims to restore key historic buildings, enhance public spaces, and revitalise the lanes and approaches surrounding King Street and the Castlegate. As St Andrew's Cathedral and Seabury Court sit within this area, the initiative presents significant opportunities for improved public realm, enhanced visibility, and potential access to conservation funding. Engagement with programme officers has already begun, positioning the Cathedral to benefit from future phases of investment and to contribute meaningfully to the cultural and civic renewal of the city.

Plans for the future

- In addition to the developments set out above, the Trustees are committed to following up on the strategic plans set out at their Away Day.
- The Trustees are committed to strengthening revenue streams.
- Raise funds to maintain and improve our facilities which enable cultural activities and offer support to vulnerable groups.
- To continue to develop our work with growing number of young people.
- To provide more social activities to improve the wellbeing of elderly members of the community.
- To reduce the risk of Dementia among the elderly through stimulating activities.
- To value, celebrate and encourage the rich diversity of the Cathedral community through social events and music.
- To support local charities to improve the wellbeing of the local community
- To work in partnership with the General Synod Of The Scottish Episcopal Church, SC015962 towards Net Zero Action Plan

ST ANDREW CATHEDRAL CHURCH
TRUSTEES ANNUAL REPORT (continued)
YEAR ENDED 30 SEPTEMBER 2025

Financial Review

Receipts were £179,599 (2024 £159,110) Payments were £158,208 (2024 £141,496). The surplus reported was £21,351 (2024 £17,614 surplus).

The amount of funds restricted at the year-end amounted to £219,842 (2024 £251,384). The amount of unrestricted and designated funds as at 30th September 2025 £353,905 (2024 £365,526).

The core funding of the charitable objectives is through weekly collections and the scheme of regular and planned giving by members of the congregation.

The Trustees continue to seek to maximise Gift Aid from HMRC by reclaiming tax. From time to time our funds benefit from the generosity of those who have made bequests in favour of the Cathedral. The funds continue to be applied in the conducting of the activities of the charity and the details are set out in the financial statements with the report. Budgeting is employed by the trustees as part of monitoring finances and annual financial planning.

Policy on Reserves

Reserves have been used in recent times to enable significant capital repair and replacement projects identified by the charity. At the time of this report, the Trustees consider the reserves to be appropriate to allow them to respond to planning needs for the future and those needs arising for prompt recourse to fulfilling the aims of the charity.



The Very Revd Dr Isaac Poobalan (Chair)

Date: 15 June 2025

ST ANDREW CATHEDRAL CHURCH

INDEPENDENT EXAMINER'S REPORT

TO THE MEMBERS OF ST ANDREW CATHEDRAL CHURCH

I report on the accounts of the charity for the year ended 30th September 2025 which are set out on pages 11 to 17.

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) (a) to (c) 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 statement

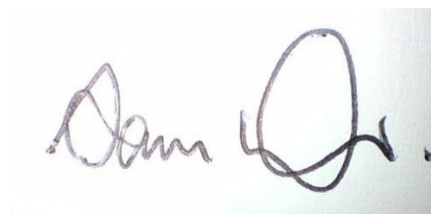
In the course of my examination, no matter has come to my attention:

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 8 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.

A handwritten signature in blue ink, appearing to read 'Sam Walker', is written over a light blue grid background.

Samuel Stephen Walker FCMA (Independent Examiner)
For and on behalf of ACVO (TSI)
Aberdeen, 12 June 2025

ST ANDREW CATHEDRAL CHURCH
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 30 SEPTEMBER 2025

RECEIPTS	Note	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
Congregational and Voluntary	1	103,702	-	103,702	63,582
Special Collections (for Charities, etc)		-	-	-	-
Income for major capital projects	2	-	3,008	3,008	2,559
Investment Income	3	484	-	484	-
Property Revenue	4	37,105	-	37,105	32,942
Sundry Income	5	17,260	-	17,260	60,027
		158,551	3,008	161,559	159,110
Grants received	6	-	18,000	18,000	-
<u>Total receipts</u>		<u>158,551</u>	<u>21,008</u>	<u>179,559</u>	<u>159,110</u>
PAYMENTS					
Salaries and Scholarships	7	38,441	-	38,441	45,888
Property Expenses	8	34,785	52,550	87,336	55,081
Liturgical Operations	9	8,562	-	8,562	1,961
Office and Functional support expenses	10	8,105	-	8,105	5,558
		89,894	52,550	142,445	108,488
Quota	11	7,824	-	7,824	6,190
Professional services	12	7,885		7,885	26,710
Exceptional Items	13	55		55	108
<u>Total payments</u>		<u>105,658</u>	<u>52,550</u>	<u>158,208</u>	<u>141,496</u>
Excess of Receipts over Payments for the year		<u>52,893</u>	<u>(31,542)</u>	<u>21,351</u>	<u>17,614</u>

Cash at bank	Total 2025	Total 2024
General Account	70,835	103,022
Development Account	16,334	13,425
CAF Account xxxxx226	50,584	-
CAF Account xxxxx424	45	-
Total	<u>137,798</u>	<u>116,447</u>
Cash inflow/(outflow) for the year	<u><u>21,351</u></u>	

ST ANDREW CATHEDRAL CHURCH
STATEMENT OF BALANCES

At 30th September 2025

	Unrestricted	Designated	Restricted	Total 2025
Fixed Assets				
Heritable Properties				
Opening Balances		500,463		500,463
Additions		0		0
Disposals		0		0
Notional depreciation		(64,414)		(64,414)
		436,049		436,049
Cash at bank/in hand				
Opening Balances	116,347			116,347
Surplus/(deficit) for year	21,351			21,351
Closing balance	137,698			137,698
TOTAL ASSETS	137,698	436,049	0	573,747
Fund balances				
At beginning of year	365,526		251,384	616,910
Cash surplus/(deficit) for year	52,893		(31,542)	21,351
Movement in non-cash balances	(100)	(64,414)		(64,514)
At end of year	418,319	(64,414)	219,842	573,747

The financial statements were authorised for issue and approved by the Board on 12 June 2026.

The Very Revd Dr Isaac Poobalan (Chair)
Date: 15 June 2026

ST ANDREW CATHEDRAL CHURCH:
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025

1	CONGREGATIONAL AND VOLUNTARY INCOME	
	General Collections, Open Plate, etc.	41,643
	Freewill Offerings (Envelopes, (Bank Credit)	30,304
	Robert Gordon Receipts	10,747
	Gift Aid Rebates (General account, Development account)	8,439
	Donations, Gift Days	11,768
	Special events, Services	50
	Miscellaneous fund raising	750
		103,702
2	DONATIONS INCOME FOR NAMED PROJECTS (protected funds)	
	Development Account Receipts	3,008
		3,008
3	INVESTMENT INCOME	
	Interest received (banks etc)	484
		484
4	PROPERTY REVENUE (source. e.g. hall)	
	Rents Received: Old School House	14,847
	Contributions received towards Costs	2,320
	Rents Received: Seabury House Studio	8,838
	Letting Income received: John Skinner Centre (Hall)	11,100
		37,105
5	SUNDRY INCOME (Specify source)	
	Insurance Claims	17,260
		17,260
6	GRANTS RECEIVED (specify source and purpose)	
	National Churches Trust	18,000
		18,000

7 SALARIES AND SCHOLARSHIPS

Stipend (Net)	27,942
Cathedral Administrator (Net)	550
PAYE & NIC deductions for HMRC	6,035
SEC Pension Contributions	3,914
	38,441

In the financial year to September 25, The Very Rev Dr. I M Poobalan was paid £27,942 (2024 £32,391). He also received pension contributions £3,914 (2024 £10,430). None of the Trustees, nor anyone connected with them, was reimbursed expenses or has expenses paid on their behalf. The Rector is eligible to claim expenses as per the Constitution. However, he chose not to claim for the period of the Report.

8 PROPERTY EXPENSES

Insurance Premiums - Cathedral Estate	22,632
Business Rates/Council Tax - Seabury House	3,414
Routine repairs and renewals - Cathedral	52,550
Heating/Lighting - Cathedral	7,589
Refuse/Cleaning	668
Other - Old Schoolhouse	483
	87,336

9 LITURGICAL OPERATIONS

Music and Choir	6,668
Sacristy expenses	1,556
Young People's Ministry	339
	8,562

10 OFFICE AND FUNCTIONAL SUPPORT EXPENSES

Printing, stationery and postage	406
Telephone and Internet	7,113
Catering/Gift shop	587
	8,105

11 PROFESSIONAL SERVICES

Accountancy services	310
Audit/Independent Examination	1,901
Architect Services	4,920
Misc	754
	<u>7,885</u>

12 EXCEPTIONAL ITEMS

Bank charges, Worldpay fees, PayPal fees	55
	<u>55</u>

13 CHARITY INFORMATION

St. Andrew Cathedral Church is an unincorporated charity. The principal office is St. Andrew's Cathedral, 28 King Street, Aberdeen, AB24 5AX

14 BASIS OF PREPARATION

The financial statements have been prepared on a receipts and payments basis.

The financial statements are prepared in sterling which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

15 GOING CONCERN

The Charity has adequate resources and is well placed to manage future risks. The Charity's planning process, including financial projections, has taken into consideration the current economic climate and its potential impact on the various sources of income and planned expenditure. The Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. The Trustees believe that there are no material uncertainties that call into doubt the Charity's ability to continue. The financial statements have therefore been prepared on the basis that the Charity is a going concern.

16 FIXED ASSETS (NOTIONAL DEPRECIATION)

Tangible Fixed Assets are notionally capitalised at cost and are depreciated by the straight-line method over their anticipated useful lives at the following annual rates:

Property Improvements	2% to 10% straight line
Equipment, Furniture and Fittings	33% Straight Line

17 PENSIONS

The charity operates a defined contribution scheme. Contributions are charged to the Receipts and Payments Account as they become payable.

18 ACCUMULATED FUNDS

Unrestricted funds include incoming resources receivable or generated for the objectives of the charity without future specified purpose and are available as general funds. These funds can be used in accordance with the charitable objectives and at the discretion of the Trustees.

19 TAXATION

The company is recognised by HM Revenue & Customs as a charity and, as a consequence of the tax reliefs available in relations to the current year, income is not liable to taxation.

The charity is not registered for VAT and expenditure includes VAT where appropriate