ARGYLL AND BUTE COUNCIL

OBAN, LORN AND THE ISLES AREA COMMITTEE

LEGAL & REGULATORY SUPPORT

11 March 2026

JOHN OF LORN BEQUEST AWARD RECOMMENDATIONS

1.0 APPLICATIONS

1.1 This report gives Members information regarding a number of applications that have been received and processed for support from the John of Lorn Bequest.

2.0 RECOMMENDATIONS

2.1 The Oban, Lorn and the Isles Area Committee are asked to consider the number of awards made since December 2025 and thereafter place a moratorium on this fund.

3.0 DETAIL

3.1 The Oban, Lorn and the Isles Area Committee on 09 September 2020 agreed new distribution arrangements for the John of Lorn Bequest, which had been established to support 'poor persons resident in the Burgh of Oban'. In order to be considered for an award applicants must:

3.1.1 be in receipt of a qualifying benefit (Jobseekers Allowance, Employment Support Allowance, Income Support, or Universal Credit) and for those people who are employed/self-employed, they must be in receipt of some amount of Universal Credit as well (a nil payment due to deductions for earned income would mean they do not qualify);

3.1.2 live within the Burgh of Oban; and

3.1.3 be over the age of 16.

3.2 Furthermore, it was agreed that successful individual applicants would receive £50 while those applying on behalf of their family would receive £100.

3.3 The Area Committee on 14 September 2022 agreed to delegate to the Executive Director with responsibility for Legal and Regulatory Support or officers nominated by him, in consultation with the Chair, the authority to make awards from the John of Lorn Bequest using the criteria agreed in September 2020 and that reports be submitted to subsequent Area Committees to update trustees on awards made under this delegation.

3.4 Prior to this delegation those in need of support could wait up to 14 weeks for payment. Applications are now processed on receipt with payments made once applicants submit their banking details.

3.5 A total of 16 applications have been received since the December 2025 meeting of the Area Committee. Officers, in consultation with the Chair have confirmed awards for 13 family applications and 3 individual applications, with a total of £1450 being awarded to individuals living within the Burgh.

3.6 Since the establishment of the new distribution arrangements in 2020 more than £16k has been awarded to qualifying individuals that live within the Burgh of Oban. At present, the total funds available for distribution are less than £50. Consequently, it is recommended that, to lessen the administrative burden and allow interest to be accumulated to ensure maximum community benefit at a later date, that a moratorium be placed on this fund.

4.0 CONCLUSION

4.1 Members are asked to consider the applications that have received support from the John of Lorn Bequest.

5.0 IMPLICATIONS

5.1 **Policy** - Consideration of the questions raised will ensure that the intentions of the original bequests are honoured.

5.2 **Financial** - None, the Council acts as trustee for the Fund, it does not represent assets of the Council. However, there is a risk that the Council would have to repay the Trust if an objection was raised as to the use of the funds.

5.3 **Legal** - Area Committees, as Trustees, must ensure that the distribution arrangements comply with the terms of the funds, failure to do so would result in the Council being liable.

5.4 **HR** - None

5.5 **Customer Service** - None

5.6 **Risk** - Recent changes to the benefit system, and low interest rates may result in an oversubscription to the bequest. If there was an objection raised as to the use of the funds in a particular way, there is a risk that the Council could have to pay the costs themselves and repay the Trust the costs. The level of risk is considered to be acceptable.

5.7 **Climate Change** - None

5.8 **Fairer Scotland Duty** - None

5.9 **Equalities** - protected characteristics - None

5.10 **Consumer Duty** - None

5.11 **Island Communities** - None

5.12 **Children's Rights and Wellbeing** - None

Douglas Hendry -
Executive Director with responsibility for Legal and Regulatory Support

Councillor William Sinclair, Policy Lead for Community Planning and Corporate Services

February 2026

For further information contact:

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APPENDICES:

Appendix 1: Table of applications (exempt)