

APPENDIX 1



Trustees' Annual Report for the period

Period start date Period end date
From Day Month Year To Day Month Year
01 04 2024 31 03 2025

Office of the Scottish Charity Regulator

Reference and administration details

Charity name Seed for Life
Other names charity is known by
Registered charity number SC048172
Charity's principal address



Postcode

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		Chairman		
2		Treasurer		
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

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
	1 4 23 to 9 5 23
	1 4 23 to 9 5 23
	1 4 23 to 9 5 23

Structure, governance and management

Type of governing document Constitution

Trustee recruitment and appointment Appointed at Annual General Meeting

Objectives and activities

Charitable purposes Funding of secondary school education in Malawi since secondary education is not provided for free. We also sponsor 2 University students.

Summary of the main activities in relation to these objects As well as paying for fees we provide uniforms, school materials and the use of a bicycle.

Financial review

Brief statement of the charity's policy on reserves

We hold reserves in the scholarship project so as to be able to continue to support scholars until they complete their secondary education

Details of any deficit

Donated facilities and services (if any)

APPENDIX 1

3

Other optional information

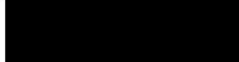
APPENDIX 1

Achievements and performance

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

20 pupils have been sponsored this school year - each receiving 2 lots of uniform as well as school materials and the use of a bicycle

2 University students are currently being sponsored throughout their four year course:

 3rd year BSc in Crop Protection
- 3rd year degree in Accountancy

Both of these students will graduate in 2025

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)

CHAIR.

Date

25.06.2025

APPENDIX 3



Independent examiner's report on the accounts v2

Report to the trustees/members of Charity name
Seed for Life

Registered charity number SC048172

On the accounts of the charity for the period

Period start date: 1st Day April 2024 Year to 31st Day March 2025 Year

Set out on pages 6-11 (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

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: [Redacted]
Name: [Redacted]
Date: 14/17/2025
Relevant professional qualification(s) or body (if any): [Redacted]
Address: [Redacted]

*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.

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems

Give here brief details of
any items that the
examiner wishes to
disclose

Receipts and payments accounts						
For the period from				to		
	01	April	2023		31	March

Section A Statement of receipts and payments

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total funds current period	Total funds last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
A1 Receipts						
Donations	12,850	3,420			16,270	5,536
Legacies					-	
Grants					-	
Receipts from fundraising activities	465				465	1,195
Gross trading receipts					-	
Sales					-	
Gift Aid					-	
Gross receipts from other charitable activities					-	
					-	
A1 Sub total	13,315	3,420	-	-	16,735	6,731
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	13,315	3,420	-	-	16,735	6,731
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	14,473	6,360			20,833	5,083
Grants and donations					-	
Governance costs					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
A3 Sub total	14,473	6,360	-	-	20,833	5,083
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	14,473	6,360	-	-	20,833	5,083
Net receipts / (payments)	(1,158)	(2,940)	-	-	(4,098)	1,648
A5 Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	(1,158)	(2,940)	-	-	(4,098)	1,648

Section B Statement of balances

Particulars	Totals		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 £
Cash and bank balances at start of year			4,366	5,240			9,606	9,606
Surplus / (deficit) shown on receipts and payments account			(1,158)	(2,940)			(4,098)	(4,098)
							-	
							-	
Cash and bank balances at end of year			3,208	2,300	-	-	5,508	5,508
Agree balances with receipts and payments account(s):								

B2 Investments	Details	Fund to which asset belongs	Market valuation	Last year
			to nearest £	to nearest £
		Total	-	-

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

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

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

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

Signature: 

Print Name: _____

Date of approval: 14/07/15

Additional analysis (2)

5 Breakdown of unrestricted funds

					Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations	12,850				12,850	1,766
Legacies					-	-
Grants					-	-
Receipts from fundraising activities	465				465	1,195
Gross trading receipts					-	-
Gift Aid					-	-
Rents from land & buildings					-	-
Gross receipts from other charitable activities					-	-
Sub total	13,315	-	-	-	13,315	2,961
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
Sub total	-	-	-	-	-	-
Total receipts	13,315	-	-	-	13,315	2,961
Payments						
Expenses for fundraising activities					-	-
Gross trading payments					-	-
Investment management costs					-	-
Payments relating directly to charitable activities	14,473				14,473	-
Grants and donations					-	-
Governance costs					-	-
Audit / independent examination					-	-
Preparation of annual accounts					-	-
Legal costs					-	-
Sub total	14,473	-	-	-	14,473	-
Payments relating to asset and investment movements						
Purchases of fixed assets					-	-
Purchase of investments					-	-
Sub total	-	-	-	-	-	-
Total payments	14,473	-	-	-	14,473	-
Net receipts / (payments)	(1,158)	-	-	-	(1,158)	2,961
Transfers to / (from) funds					-	-
Surplus / (deficit) for year	(1,158)	-	-	-	(1,158)	2,961

Nature and purpose of funds

Additional analysis (3)

6 Breakdown of restricted funds

					Total restricted funds	Total restricted funds last period
Receipts						
Donations	3,420				3,420	3,770
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	3,420	-	-	-	3,420	3,770
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	3,420	-	-	-	3,420	3,770
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	6,360				6,360	5,083
Grants and donations					-	
Governance costs					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Sub total	6,360	-	-	-	6,360	5,083
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	6,360	-	-	-	6,360	5,083
Net receipts / (payments)	(2,940)	-	-	-	(2,940)	(1,313)
Transfers to / (from) funds						
Surplus / (deficit) for year	(2,940)	-	-	-	(2,940)	(1,313)

Nature and purpose of funds

--

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 £
Donations/Collections	3,420	13,315			16,735	5,536
Total	3,420	13,315	-	-	16,735	5,536
	reference	reference	-	-	reference	-

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
Total				

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 £
Total						

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 £
Project manager	378				378	278
Scholarship and Uni costs	14,095	6,360			20,455	4,805
Bank Charges						
Farming, harvest and feeding						
Total	14,473	6,360	-	-	20,833	5,083