# STREAMS CREATIVE HOUSE SCIO

# ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR TO 31 JULY 2024

	Streams Crea	ntive House SC	CIO (UK)				SC051806
	Receipts and payments accounts						
	For the period			7/2024			
Annual Statement of recei	pts and paym	ents					
	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 (Income)							
Donations	19,274	9,850				29,124	
Legacies	-					-	
Grants	-					-	
Receipts from fundraising activities	-					-	
Gross trading receipts Income from investments other than land and buildings	3,113					3,113	
Rents from land & buildings Gross receipts from other charitable	-					-	
activities	965					965	
A1 Sub total	23,353	9,850	-		-	33,202	-
A2 Receipts from asset & investment sales							
Proceeds from sale of fixed assets						-	
Proceeds from sale of investments						-	
A2 Sub total	-	-	-		-	-	-
Total receipts	23,353	9,850	-		-	33,202	-
A3 Payments (Expenses)							
Expenses for fundraising activities							
Gross trading payments	2 702					2 702	
Investment management costs	3,792					3,792	
Payments relating directly to charitable activities	17,516	8,535				26,051	
Grants and donations	-	2,000					
Governance costs:	13					13	
Audit / independent examination							
Preparation of annual accounts						-	
Legal costs						-	
Other						-	
						-	
A3 Sub total	21,321	8,535	-		-	29,856	-
A4 Payments relating to asset and investment movements Purchases of fixed assets						error	
Purchase of investments						-	
A4 Sub total	_	_	-		_	-	-
Total navmente	21,321	8,535				29,856	
Total payments			-		-	error	
Net receipts / (payments)	2,031	1,315	-		-	3,346	-
A5 Transfers to / (from) funds						-	
Surplus / (deficit) for year	2,031	1,315	-		-	3,346	-

	Streams Creative House SCI	) (UK)				SC051806	
Section B Sta	tement of balances						
Categories	Details	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total current period	Total last period
31 Cash funds	Cash and bank balances at start of year	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest
	Surplus / (deficit) shown on receipts and		4 245			3,346	
	payments account	2,031	1,315			3,346	
						_	
	Cash and bank balances at end of year	3,407	1,315	_	_	4,721	
	(Agree balances with receipts and payments	·	·				
	account(s))	-	-	-	-	-	
	Details			Fund to which a	asset belongs	Market valuation	Last yea
2 Investments	N/A					to nearest £	to nearest
					T-4-1		
					Total		
	Details		Fund to whice	h asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last yea
B3 Other assets	N/A				to nearest 2	to nearest 2	to flearest
				Total	-	-	
	Details			Fund to which I	iability relates	Amount due	Last year
34 Liabilities	Independent Examination			General	I Fund	to nearest £	to nearest
	independent Examination			Ochicia	i i unu		
					Total	200	
	Details			Fund to which I	iability relates	Amount due (estimate)	Last year
35 Contingent iabilities	N/A					to nearest £	to nearest
aviiitie2							
					Total	-	
igned by one or two rustees on behalf of	Signature			Print Name			Date of
II the trustees							approva
							26/3/25
							Ì



### Trustees' Annual Report for the period

	Per	iod start	date		Per	iod end o	date
	Day	Month	Year		Day	Month	Year
From	1	8	23	То	31	07	24

Office of the Scottish Charity Regulator

# Reference and administration details

Charity name
Other names charity is known
by
Registered charity number
Charity's principal address

Streams Creative House SCIO

SC051806

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				
2				
3				
4				
5				
6				

APPENDIX 1

# 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

Constitution dated June 2022

#### Trustee recruitment and appointment

The board appoints charity trustees. The board are referred to as Charity Trustees and they are also Members of the organisation for the purposes of the Charities and Trustee Investment (Scotland) Act 2005.

The maximum number of charity trustees is seven and the minimum numbers is three.

The board may at any time appoint any person to be a charity trustee by way of a resolution passed by majority vote at a board meeting.

### Objectives and activities

#### Charitable purposes

The organisation's purposes are:

- 1 The advancement of Religion
- 2 The advancement of Arts and Creativity within Religious Organisation.

# Summary of the main activities in relation to these objects

The charity aims to advance creative spirituality through modelling, teaching and influencing. Rather than replacing local Church we aim to promote intermittent gatherings of like minded people, provide defined teaching courses and also attend other Christain groups to provide inspiration.

We have monthly open meeting at Inverness Creative Academy Tabernacle Events in UK in Inverness and abroad in Idaho & Dallas in USA.

Limitless Courses support - Courses in Lysekil, Sweden, Minnesota, USA A pilgrimage to Lismore and Iona.

Training events with partners Cairn & Refuel

Participation in Refuel festival, Fochabers 21-26 July 2 Streams Creative House team training and skill development opportunities as part of UK and International activities.

#### **APPENDIX 1**

# Achievements and performance

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

At all the events mentioned, SCH has succeeded in offering diverse types of training to a wide range of people in the dynamics of creative intelligence. This training specialises in developing creative strategies for problem-solving, team and leadership training, and community support. It is also directed towards developing a wide range of artistic and creative skills through teaching, demonstration, and activation.

Our organisation has offered many opportunities for people to develop skills and confidence through participation in event teams in the UK and international teams in the USA and South Africa.

Our small paid staff have joined our growing network of volunteers, seeking to offer skill development and personal support to several thousand people we have interacted with via our activities throughout the year. We have seen very encouraging results, with interest and engagement in our organisation steadily growing across the UK and various nations.

We have also continued to develop training materials, events, and collaborative partnerships.

We maintain the website www.streamcreativehouse.co.uk to advertise.

# Financial review

Brief statement of the charity's policy on reserves

It is policy of the charity to fund activity from accumulated funds rather than reserves. There is sufficient confidence in ongoing donations to sustain current activities and expand.

Details of any deficit

There is no financial deficit.

Donated facilities and services (if any)

The charity benefits substantially from the volunteers who give of their time and talents willingly for the benefit of the activities of the charity.

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#### **APPENDIX 1**

# Other optional information

# 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)	Chairman	
Date	26/3/2025	

	Streams Creative House SCIO (UK	C051806								
0 ( 0 0 1 1 1 1										
Section C Notes to the Ac	ccounts									
C1 Nature and purpose of funds										
(may be stated on analysis of funds worksheets)										
,										
	Funds come in through Donations, Gift Aid and Event tickets. Ticket income is used to run events and training days, including contractors. Donations and subsequent gift aid income is used to fund administrative systems and support, graphic design, website design/ mainainance and communications/ marketings support.									
	Type of activity or project supported		Individual / institution	Number of grants made	£					
C2 Grants	N/A									
	IN/A									
				Total						
					-					
C3a Trustee remuneration	If no remuneration was paid during the period to any	charity truste	ee or person conne	ected to a trustee						
	cross this box (otherwise complete section 3b)									
					_					
	Authority unde	er which pai	d		£					
C3b Trustee remuneration -										
details										
C4a Trustee expenses	If no expenses were paid to any charity trustee during	g the period	then cross this box	(otherwise						
•	complete section 4b)			`						
				Number of trustees	£					
C4b Trustee expenses - details	Traval Evennes for Events incurance and subscript	iono		1	2,134					
·	Travel Expenses for Events, insurance and subscript	10115		1	4,793					
	American work visa									
				Transaction amount (£)	Balance outstanding at					
	Nature of relationship	Nature of tra	nsaction	(-,	period end (£)					
C5 Transactions with trustees					0					
and connected persons										
CE Other information										
C6 Other information										
		1 1		1 1						

	Streams Crea	tive House So	CIO (UK)			SC051806
A delition of an about (4)						
Additional analysis (1)						
Analysis of receipts and payments						
1 Donations						
			Expendable	Permanent	Total current	
	Unrestricted funds	Restricted funds	endowment funds	endowment funds	period	Total last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
	19,274	9,850			29,124	
					-	
					-	
	40.074	0.050			-	
Total	19,274	9,850	-	-	29,124	-
	0	-	-	-	0	-
		-	-	_		_
2 Grants						
	Unrestricted funds	Restricted funds			Total current	Total last period
	to nearest £	to nearest £			to nearest £	to nearest £
					-	
					-	
					-	
					-	
Total	-	-			-	-
	-	-			-	-
3 Gross receipts from other charitable activitie	S					
			Fandabla	Da	Total assument	
	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total current period	Total last period
	Unrestricted funds	Restricted funds				Total last period
	to nearest £		endowment funds	endowment funds	period to nearest £	
			endowment funds	endowment funds	period	
	to nearest £		endowment funds	endowment funds	period to nearest £	
	to nearest £		endowment funds	endowment funds	period to nearest £  965	
	to nearest £		endowment funds	endowment funds	period to nearest £ 965 -	
	to nearest £		endowment funds	endowment funds	period to nearest £ 965	
	to nearest £		endowment funds	endowment funds	period to nearest £  965	
	to nearest £	to nearest £	endowment funds to nearest £	endowment funds to nearest £	period to nearest £  965	to nearest £
Total	to nearest £		endowment funds	endowment funds	period to nearest £  965	
Total	to nearest £	to nearest £	endowment funds to nearest £	endowment funds to nearest £	period to nearest £  965	to nearest £
Total	965	to nearest £	endowment funds to nearest £	endowment funds to nearest £	period to nearest £  965 965	to nearest £
	965	to nearest £	endowment funds to nearest £	endowment funds to nearest £	period to nearest £  965 965	to nearest £
	965	to nearest £	endowment funds to nearest £	endowment funds to nearest £	period to nearest £  965 Total current	to nearest £
	to nearest £ 965 965 965 unrestricted funds	to nearest £	endowment funds to nearest £	endowment funds to nearest £	period to nearest £  965 Total current period	to nearest £
4 Payments relating directly to charitable activ	to nearest £  965  965  965  Unrestricted funds to nearest £	to nearest £	endowment funds to nearest £	endowment funds to nearest £	period to nearest £  965	to nearest £
4 Payments relating directly to charitable activ	to nearest £  965  965  965  Unrestricted funds to nearest £ 10,769	to nearest £	endowment funds to nearest £	endowment funds to nearest £	period to nearest £  965	to nearest £
4 Payments relating directly to charitable activ  Contractor Expenses  Admin Systems	10 nearest £   965   9	to nearest £	endowment funds to nearest £	endowment funds to nearest £	period  to nearest £  965  965  Total current period  to nearest £	to nearest £
4 Payments relating directly to charitable activ  Contractor Expenses Admin Systems  Venue Hire & Resources for Monthly Gatherings	to nearest £   965	to nearest £	endowment funds to nearest £	endowment funds to nearest £	period to nearest £  965 965  Total current period to nearest £  10,769 637 1,479	to nearest £
4 Payments relating directly to charitable activ  Contractor Expenses  Admin Systems  Venue Hire & Resources for Monthly Gatherings  Bank Charges	to nearest £  965  965  985  Unrestricted funds to nearest £  10,769 637 926 109	to nearest £	endowment funds to nearest £	endowment funds to nearest £	period to nearest £  965 965  Total current period to nearest £  10,769 637 1,479 109	to nearest £
4 Payments relating directly to charitable activ  Contractor Expenses  Admin Systems  /enue Hire & Resources for Monthly Gatherings  Bank Charges  Marketing/ Graphics	to nearest £  965  965  965  Unrestricted funds to nearest £  10,769 637 926 109 370	to nearest £	endowment funds to nearest £	endowment funds to nearest £	period to nearest £  965 965  Total current period to nearest £  10,769 637 1,479 109 370	to nearest £
4 Payments relating directly to charitable activ  Contractor Expenses  Admin Systems  Venue Hire & Resources for Monthly Gatherings  Bank Charges  Marketing/ Graphics  Feaching Trip Expenses	to nearest £  965  965  985  Unrestricted funds to nearest £  10,769 637 926 109	Restricted funds to nearest £	endowment funds to nearest £	endowment funds to nearest £	period to nearest £  965 965  Total current period to nearest £  10,769 637 1,479 109	to nearest £
4 Payments relating directly to charitable activ  Contractor Expenses  Admin Systems  Venue Hire & Resources for Monthly Gatherings  Bank Charges  Marketing/ Graphics  Teaching Trip Expenses	to nearest £  965  965  965  Unrestricted funds to nearest £  10,769 637 926 109 370	Restricted funds to nearest £	endowment funds to nearest £	endowment funds to nearest £	period to nearest £  965	to nearest £
4 Payments relating directly to charitable activ  Contractor Expenses  Admin Systems  Venue Hire & Resources for Monthly Gatherings  Bank Charges  Marketing/ Graphics  Teaching Trip Expenses	to nearest £  965  965  965  Unrestricted funds to nearest £  10,769 637 926 109 370	Restricted funds to nearest £	endowment funds to nearest £	endowment funds to nearest £	period to nearest £  965 965  Total current period to nearest £  10,769 637 1,479 109 370 8,354 4,793	to nearest £
Total  4 Payments relating directly to charitable activ  Contractor Expenses  Admin Systems  Venue Hire & Resources for Monthly Gatherings  Bank Charges  Marketing/ Graphics  Teaching Trip Expenses  Other	to nearest £  965  965  965  Unrestricted funds to nearest £  10,769 637 926 109 370	Restricted funds to nearest £	endowment funds to nearest £	endowment funds to nearest £	period to nearest £  965 965  Total current period to nearest £  10,769 637 1,479 109 370 8,354 4,793	to nearest £
4 Payments relating directly to charitable activ  Contractor Expenses  Admin Systems  Venue Hire & Resources for Monthly Gatherings  Bank Charges  Marketing/ Graphics  Teaching Trip Expenses  Other	to nearest £  965  965  Unrestricted funds to nearest £  10,769 637 926 109 370 5,165	Restricted funds to nearest £  553  3,189 4,793	endowment funds to nearest £  Expendable endowment funds to nearest £	endowment funds to nearest £	period to nearest £  965 965  Total current period to nearest £  10,769 637 1,479 109 370 8,354 4,793	to nearest £
4 Payments relating directly to charitable activ  Contractor Expenses  Admin Systems  Venue Hire & Resources for Monthly Gatherings  Bank Charges  Marketing/ Graphics  Teaching Trip Expenses	to nearest £  965  965  965  Unrestricted funds to nearest £  10,769 637 926 109 370	Restricted funds to nearest £	endowment funds to nearest £	endowment funds to nearest £	period to nearest £  965	to nearest £

#### STREAMS CREATIVE HOUSE SCIO

#### REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES

I report on the financial statements of the charity for the year ended 31 July 2024.

#### 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 (the 2005 Act) and the Charities Accounts (Scotland) Regulations 2006 (the 2006 Regulations). The charity's trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the 2006 Regulations does not apply.

It is my responsibility to examine the accounts as required under section 44(1) (c) of the 2005 Act and to state whether particular matters have come to my attention.

### Basis of independent examiner's report

My examination was carried out in accordance with Regulation 11 of the 2006 Regulations. An independent examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and, consequently, no opinion is given as to whether the financial statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

#### Independent examiner's statement

In connection with 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 Regulations; and
  - to prepare financial statements which accord with the accounting records and to comply with Regulation 8 of the 2006 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 financial statements to be reached.

	Dated:	