

APPENDIX 1



Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	01	01	2023	To	31	12	2023

**Reference and administration details**

Charity name	Three Streams
Other names charity is known by	
Registered charity number	SC049826
Charity's principal address	Tullich Farm
	Kilmelford
	Oban
	Postcode PA34 4XA

**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		Secretary		
3				
4		Chair		
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
[REDACTED]	Up to February 23 <sup>rd</sup> 2023
[REDACTED]	Up to February 23 <sup>rd</sup> 2023

## Structure, governance and management

Type of governing document

Single tier constitution

Trustee recruitment and appointment

The charity was founded with three original trustees – [REDACTED]. In the first year of trading (2020) the board of trustees approved the recruitment of three further trustees – [REDACTED]. In 2023, [REDACTED] stepped down.

## Objectives and activities

Charitable purposes

Three Streams has four charitable aims:

1. The advancement of education.
2. The advancement of environmental protection and improvement.
3. The advancement of the arts.
4. The relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage (eco-anxiety, impacts of climate change).

Summary of the main activities in relation to these objects

We run workshops and retreats to foster wellbeing and resilience. We work in community settings, including prisons.

## APPENDIX 1

### Achievements and performance

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

We only ran one workshop in March 2023 for a small group of creatives exploring notions of freedom.  
The charity moved premises from Dumfries & Galloway to Argyll.

### Financial review

**Brief statement of the charity's policy on reserves**

Three Streams currently has a minimalist reserves policy because we are still a very small charity. Ideally, our account should retain a reserve of £2500 to cover annual insurance, PVG certification, IT costs and accountancy fees. As the charity becomes more established, the reserve will likely increase to reflect the additional commitments and running costs that a bigger charity incurs.

**Details of any deficit**

**Donated facilities and services (if any)**

APPENDIX 1

Other optional information

Declaration

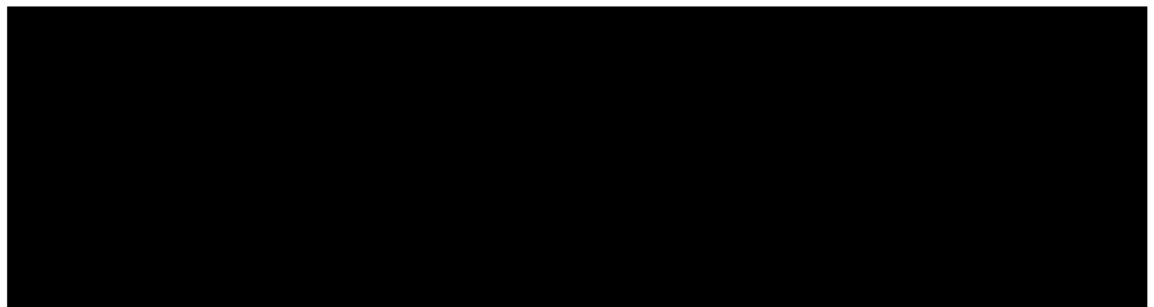
The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

Position (e.g. Chair)

		
	Chair	Secretary
Date	04.04.2024	04.04.2024



## Three Streams SCIO

SC049826



Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	January	2023		31	December	2023

## 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 £
<b>A1 Receipts</b>						
Donations	126				126	614
Legacies					-	
Grants	-				-	1,500
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	465				465	3,985
					-	
<b>A1 Sub total</b>	<b>591</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>591</b>	<b>6,099</b>
<b>A2 Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
<b>A2 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>591</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>591</b>	<b>6,099</b>
<b>A3 Payments</b>						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	1,452				1,452	8,484
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts	750				750	1,000
Legal costs					-	
Other	2,200				2,200	
					-	
<b>A3 Sub total</b>	<b>4,402</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,402</b>	<b>9,484</b>
<b>A4 Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<b>A4 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>4,402</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,402</b>	<b>9,484</b>
<b>Net receipts / (payments)</b>	<b>(3,811)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(3,811)</b>	<b>(3,385)</b>
<b>A5 Transfers to / (from) funds</b>						
					-	
<b>Surplus / (deficit) for year</b>	<b>(3,811)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(3,811)</b>	<b>(3,385)</b>

**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 £
<b>B1 Cash funds</b>	Cash and bank balances at start of year	7,301		-	-	7,301	10,686
	Surplus / (deficit) shown on receipts and payments account	(3,811)		-	-	(3,811)	(3,385)
						-	-
	Cash and bank balances at end of year	3,490	-	-	-	3,490	7,301
(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 £
	Accounting fees	Unrestricted	510	-
	Payment to Em Strang for admin services	Unrestricted	1,500	-
	Zoom subscription	Unrestricted	156	-
		Total	2,166	-

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

[Redacted Signature and Name]

5.4.2024

**Section C Notes to the Accounts**

**C1 Nature and purpose of funds** (may be stated on analysis of funds worksheets)

Income in the year was received by way of donationsdonations and also for a 'Dare to Burn Bright' workshop run In March 2023.

**C2 Grants**

Type of activity or project supported	Individual / institution	Number of grants made	£
<b>Total</b>			

**C3a Trustee remuneration**

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)

**C3b Trustee remuneration - details**

Authority under which paid	£
Workshop fee	587

**C4a Trustee expenses**

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)

**C4b Trustee expenses - details**

	Number of trustees	£

**C5 Transactions with trustees and connected persons**

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)
Trustee Director	Advance/loan paid into charity paid back April 2023	2,200	0

**C6 Other information**

Three Streams SCIO

SC049826

**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 £
Individuals	50				50	730
Local Giving					-	
Crowdfunder	76				76	6,362
					-	
<b>Total</b>	<b>126</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>126</b>	<b>7,092</b>

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2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
			-	1,000
			-	500
			-	-
			-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,500</b>

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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 £
Workshop fees	465				465	3,985
					-	
					-	
					-	
					-	
					-	
<b>Total</b>	<b>465</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>465</b>	<b>3,985</b>

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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 £
Workshop fees	1,108				1,108	6,500
Workshop costs	12				12	1,667
Insurance	-				-	213
Marketing	180				180	
IT and Software	152				152	104
					-	
					-	
					-	
					-	
<b>Total</b>	<b>1,452</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,452</b>	<b>8,484</b>

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## Additional analysis (2)

### 5 Breakdown of unrestricted funds

	Unrestricted fund 1 - enter name of fund below	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
<b>Receipts</b>						
Donations	126				126	500
Legacies					-	
Grants					-	500
Receipts from fundraising activities					-	114
Gross trading receipts					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities	465				465	3,985
<b>Sub total</b>	<b>591</b>	-	-	-	<b>591</b>	<b>5,099</b>
<b>Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Total receipts</b>	<b>591</b>	-	-	-	<b>591</b>	<b>5,099</b>
<b>Payments</b>						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	1,452				1,452	4,462
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts	750				750	1,000
Legal costs					-	
Repayment of Director's Loan/advance	2,200				2,200	
<b>Sub total</b>	<b>4,402</b>	-	-	-	<b>4,402</b>	<b>5,462</b>
<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Total payments</b>	<b>4,402</b>	-	-	-	<b>4,402</b>	<b>5,462</b>
<b>Net receipts / (payments)</b>	<b>(3,811)</b>	-	-	-	<b>(3,811)</b>	<b>(363)</b>
<b>Transfers to / (from) funds</b>						
<b>Surplus / (deficit) for year</b>	<b>(3,811)</b>	-	-	-	<b>(3,811)</b>	<b>(363)</b>

#### Nature and purpose of funds

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Three Streams SCIO

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**Additional analysis (3)**

**6 Breakdown of restricted funds**

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
<b>Receipts</b>						
Donations					-	-
Legacies					-	-
Grants					-	1,000
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					-	-
<b>Sub total</b>	-	-	-	-	-	1,000
<b>Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
<b>Sub total</b>	-	-	-	-	-	-
<b>Total receipts</b>	-	-	-	-	-	1,000
<b>Payments</b>						
Expenses for fundraising activities					-	-
Gross trading payments					-	-
Investment management costs					-	-
Payments relating directly to charitable activities					-	4,022
Grants and donations					-	-
Governance costs:					-	-
Audit / independent examination					-	-
Preparation of annual accounts					-	-
Legal costs					-	-
<b>Sub total</b>	-	-	-	-	-	4,022
<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	-
Purchase of investments					-	-
<b>Sub total</b>	-	-	-	-	-	-
<b>Total payments</b>	-	-	-	-	-	4,022
<b>Net receipts / (payments)</b>	-	-	-	-	-	(3,022)
<b>Transfers to / (from) funds</b>					-	-
<b>Surplus / (deficit) for year</b>	-	-	-	-	-	(3,022)

<b>Nature and purpose of funds</b>	

Independent examiner's report on the accounts v2							
Report to the trustees/members of	Charity name Three Streams SCIO						
	Registered charity number SC049826						
On the accounts of the charity for the period	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	1	January	2023	31	December	2023	
Set out on pages	1 to 6					(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

- 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
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Signed:** [Redacted] **Date:** 5/4/24

**Name:** [Redacted]

**Relevant professional qualification(s) or body (if any):**

**Address:** Social Enterprise Accountancy Scotland CIC  
272 Bath Street  
Glasgow  
G2 4JR