

Streams Creative House SCIO

Scotland · Charity number SC051806

Details

Status	Active
Legal form	SCIO (Scottish Charitable Incorporated Organisation)
Registered	2022-06-23
Register	View on the OSCR register

Contact

Address	9 Southside Road Inverness Highland IV2 3BG
Website	https://streamscreativehouse.co.uk

Activities

Activities: 'It makes grants, donations, loans, gifts or pensions to individuals', 'It makes grants, donations or gifts to organisations'

Purposes: 'the advancement of religion', 'the advancement of the arts, heritage, culture or science'

What the charity does: 1 Advancement of Religion 2 The advancement of Arts and Creativity within Religious Organisation. Promotion of spiritual creativity

Beneficiaries: 'Other defined groups'

Objectives: Purposes The organisation's purposes are: 4.1 The advancement of Religion 4.2 The advancement of Arts and Creativity within Religious Organisation.

Geography

- **Main operating location:** West Lothian
- **Geographical spread:** Operations cover all or most of Scotland

Finances

Period end	Income	Expenditure	Assets	Employees
2025-07-31	£41,408	£32,345	-	0
2024-07-31	£33,202	£29,856	-	0
2023-07-31	£24,268	£22,892	-	0

Streams Creative House SCIO

Scotland - Charity number SC051806

Accounts

Charity Number SC051806

STREAMS CREATIVE HOUSE SCIO

**ANNUAL REPORT AND
FINANCIAL STATEMENTS**

FOR THE YEAR TO 31 JULY 2025

OSCr

Trustees' Annual Report for the period

Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	1	8	24	To	31	07	25

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
9 Southside Road
Inverness
Highland
Postcode IV2 3BG

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	Alan Webb	Chairman		
2	Alison Ramsay			
3	Charity Webb			
4	Frank Peacock			
5	Heather Sutherland		From April 25	
6				

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	<p>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.</p> <p>The maximum number of charity trustees is seven and the minimum numbers is three.</p> <p>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.</p>

Objectives and activities

Charitable purposes	<p>The organisation's purposes are:</p> <ol style="list-style-type: none">1 The advancement of Religion2 The advancement of Arts and Creativity within Religious Organisation.
Summary of the main activities in relation to these objects	<p>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 Christian groups to provide inspiration.</p> <p>We had monthly open meetings at Inverness Creative Academy till March 25 when we moved to a new venue at the Treehouse, Carsegate Road, Inverness, providing regular teaching, community connection, and creative spiritual formation. The charity collaborated with other organisations across Scotland to deliver events and training workshops in multiple locations.</p> <p>Activities included the Synergy Conference, Dunfermline (11–12 October 2024), participation in the Cairn Movement Conference (6–13 July), leadership network events and training with Transforming Scotland, a stall at The Send March 2025, and a leadership retreat at Lindisfarne, UK in April 2025.</p> <p>International activities included contribution to the Tabernacle event in Shreveport, Louisiana, USA, and delivery of Limitless training courses in Malmö, Sweden. Streams Creative House team training and skill development opportunities were also provided as part of UK and international activities.</p>

APPENDIX 1

Achievements and performance

Summary of the main achievements of the charity during the financial period	<p>The organisation has provided opportunities for individuals to develop skills and confidence through participation in training and events in the UK and through international teams in the USA, Sweden, and South Africa.</p> <p>From March 2025 we have been recording at least monthly podcasts which are available via the website and the the major podcast networks</p> <p>Our small paid staff team has worked alongside a growing network of volunteers and collaborators to support programme delivery and participant development. We have seen encouraging results, with interest and engagement continuing to grow across the UK and internationally.</p> <p>We maintain the website www.streamcreativehouse.co.uk to advertise.</p>
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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) Alan Edward Webb

Position (e.g. Chair) Chairman

Date 16/04/2026

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Streams Creative House SCIO (UK)					SC051806	
Receipts and payments accounts						
For the period from	01/08/2024		to	31/07/2025		
Annual 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 (Income)						
Donations	21,278	10,449			31,727	29,124
Legacies	-				-	-
Grants	-				-	-
Receipts from fundraising activities	-				-	-
Gross trading receipts	9,681				9,681	3,113
Income from investments other than land and buildings	-				-	-
Rents from land & buildings	-				-	-
Gross receipts from other charitable activities	-				-	965
					-	
A1 Sub total	30,959	10,449	-	-	41,408	33,202
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
A2 Sub total	-	-	-	-	-	-
Total receipts	30,959	10,449	-	-	41,408	33,202
A3 Payments (Expenses)						
Expenses for fundraising activities	-				-	-
Gross trading payments	14,476				14,476	3,792
Investment management costs					-	-
Payments relating directly to charitable activities	12,654	3,887			16,542	26,051
Grants and donations	1,128				1,128	-
Governance costs:	200				200	13
Audit / independent examination					-	-
Preparation of annual accounts					-	-
Legal costs					-	-
Other					-	-
					-	-
A3 Sub total	28,458	3,887	-	-	32,345	29,856
A4 Payments relating to asset and investment movements					error	
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	28,458	3,887	-	-	32,345	29,856
Net receipts / (payments)	2,501	6,562	-	-	error	3,346
A5 Transfers to / (from) funds					-	
Surplus / (deficit) for year	2,501	6,562	-	-	9,063	3,346

Streams Creative House SCIO (UK)			SC051806	
Section C Notes to the Accounts				
C1 Nature and purpose of funds <i>(may be stated on analysis of funds worksheets)</i>				
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.				
C2 Grants				
Type of activity or project supported		Individual / institution	Number of grants made	£
N/A				
			Total	-
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				£
Charity Webb - Honorarium for Speaking at Synergy				300
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				
Travel Expenses for Events			2	531
C5 Transactions with trustees and connected persons				
Nature of relationship		Nature of transaction		Balance outstanding at period end (£)
				0
C6 Other information				

Streams Creative House SCIO (UK)						SC051806
Additional analysis (1)						
Analysis of receipts and payments						
1 Donations						
	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 £
	21,278	10,449			31,727	
					-	
					-	
					-	
Total	21,278	10,449	-	-	31,727	-
		-	-	-		reference
2 Grants						
	Unrestricted funds	Restricted funds			Total current period	Total last period
	to nearest £	to nearest £			to nearest £	to nearest £
					-	
					-	
					-	
					-	
Total	-	-			-	-
	-	-			-	-
3 Gross receipts from other charitable activities						
	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 £
	9,681				9,681	
	84				84	
					-	
					-	
					-	
					-	
					-	
Total	9,765	-	-	-	9,765	-
		-	-	-		reference error
4 Payments relating directly to charitable activities						
	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 £
Contractor Expenses	9,000	825			9,825	
Admin Systems	2,074				2,074	
Venue Hire & Resources for Monthly Gatherings	626	1,191			1,817	
Bank Charges	221				221	
Marketing/ Graphics	149	376			524	
Teaching Trip Expenses	585				585	
Grants and Donations	1,128	500			1,628	
Materials		750			750	
Other		245			245	
					-	
					-	
Total	13,782	3,887	-	-	17,669	-
			-	-		reference error

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 2025.

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.



.....
L M Howson MAAT

Finasure Limited
2 Sheppard Street, Brymbo, Wrexham, LL11 5FF

Dated:

Streams Creative House SCIO

Scotland - Charity number SC051806

Accounts

STREAMS CREATIVE HOUSE SCIO
ANNUAL REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR TO 31 JULY 2024

		Streams Creative House SCIO (UK)				SC051806	
		Receipts and payments accounts					
For the period from		01/08/2023		to		31/07/2024	
Annual 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 (Income)							
Donations	19,274	9,850			29,124		
Legacies	-				-		
Grants	-				-		
Receipts from fundraising activities	-				-		
Gross trading receipts	3,113				3,113		
Income from investments other than land and buildings	-				-		
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	3,792				3,792		
Investment management costs					-		
Payments relating directly to charitable activities	17,516	8,535			26,051		
Grants and donations	-				-		
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					-		
Purchase of investments					-		
A4 Sub total	-	-	-	-	-	-	
Total payments	21,321	8,535	-	-	29,856	-	
Net receipts / (payments)	2,031	1,315	-	-	3,346	-	
A5 Transfers to / (from) funds							
Surplus / (deficit) for year	2,031	1,315	-	-	3,346	-	

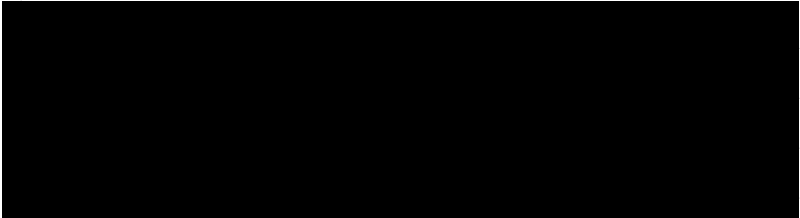
OSCr

Trustees' Annual Report for the period

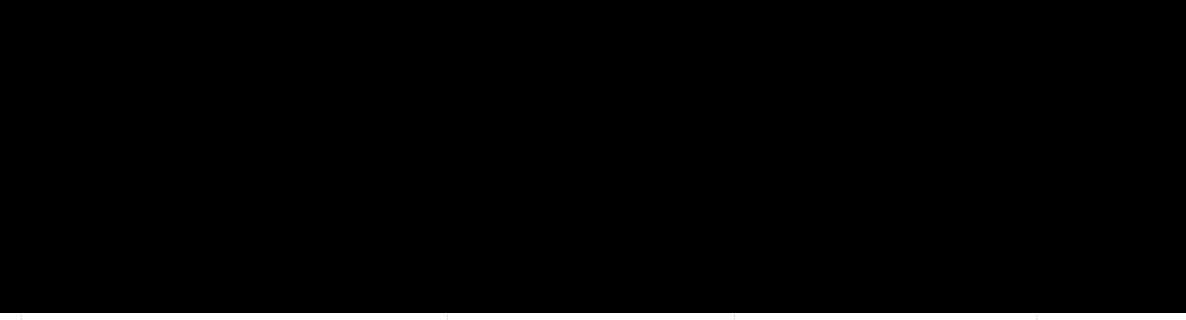
	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	1	8	23	To	31	07	24

Office of the Scottish Charity Regulator

Reference and administration details

Charity name	Streams Creative House SCIO
Other names charity is known by	
Registered charity number	SC051806
Charity's principal address	

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				

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: <ol style="list-style-type: none">1 The advancement of Religion2 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	<p>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.</p> <p>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.</p> <p>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.</p> <p>We have also continued to develop training materials, events, and collaborative partnerships.</p> <p>We maintain the website www.streamcreativehouse.co.uk to advertise.</p>
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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.

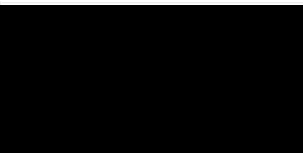
Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

Position (e.g. Chair)

Date

		
		
Chairman		
26/3/2025		

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Streams Creative House SCIO (UK)			SC051806	
Section C Notes to the Accounts				
C1 Nature and purpose of funds <i>(may be stated on analysis of funds worksheets)</i>	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.			
C2 Grants	Type of activity or project supported	Individual / institution	Number of grants made	£
	N/A			
			Total	-
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			£
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	£	
	Travel Expenses for Events, insurance and subscriptions	1	2,134	
	American work visa	1	4,793	
C5 Transactions with trustees and connected persons	Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)
				0
C6 Other information				

	Streams Creative House SCIO (UK)					SC051806
Additional analysis (1)						
Analysis of receipts and payments						
1 Donations						
	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 £
	19,274	9,850			29,124	
					-	
					-	
Total	19,274	9,850	-	-	29,124	-
	0	-	-	-	0	-
2 Grants						
	Unrestricted funds	Restricted funds			Total current period	Total last period
	to nearest £	to nearest £			to nearest £	to nearest £
					-	
					-	
					-	
Total	-	-			-	-
	-	-			-	-
3 Gross receipts from other charitable activities						
	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 £
	965				965	
					-	
					-	
					-	
					-	
					-	
Total	965	-	-	-	965	-
	-	-	-	-	-	-
4 Payments relating directly to charitable activities						
	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 £
Contractor Expenses	10,769				10,769	
Admin Systems	637				637	
Venue Hire & Resources for Monthly Gatherings	926	553			1,479	
Bank Charges	109				109	
Marketing/ Graphics	370				370	
Teaching Trip Expenses	5,165	3,189			8,354	
Other		4,793			4,793	
					-	
					-	
					-	
Total	17,976	8,535	-	-	26,511	-
	0	-	-	-	0	-

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.

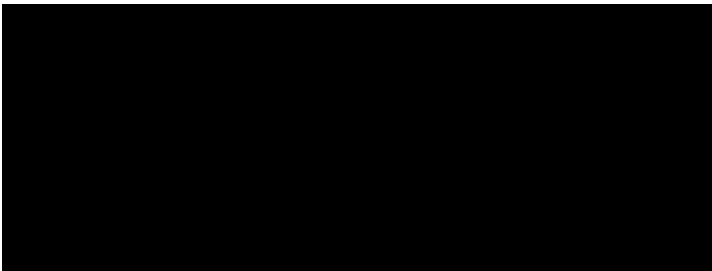
Independent examiner's statement

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: