

STREAMS CREATIVE HOUSE SCIO
ANNUAL REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR TO 31 JULY 2025

APPENDIX 1

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

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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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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
					error	
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	28,458	3,887	-	-	32,345	29,856
					error	
Net receipts / (payments)	2,501	6,562	-	-	9,063	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
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.



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L M Howson MAAT

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

Dated: