MoneyMinds Scotland SCIO

Scotland · Charity number SC053225

Details

Status	Active
Legal form	SCIO (Scottish Charitable Incorporated Organisation)
Registered	2024-03-25
Register	View on the OSCR register

Contact

Address	15 Tullipan Crescent Callander FK17 8AR
Website	www.moneymindsscotland.org

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of education'

What the charity does: To distribute a free guide on essential money skills for young adults to schools across Scotland. To support young adults in learning about money skills we plan to train school staff and also deliver on-premise talks and workshops

Beneficiaries: 'Children or young people'

Objectives: The organisation’s purposes are: To procure, create and provide educational content and training on essential money skills to 5th and 6th year secondary school and college students in Scotland.

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2026-03-31	£0	£0	-	1
2025-03-31	£2,305	£2,118	-	1

Accounts

APPENDIX 1

OSCR
Scottish Charity Regulator
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	25	03	2024	To	31	03	2025

Reference and administration details

Charity name	MoneyMinds Scotland
Other names charity is known by	
Registered charity number	SC 053225
Charity's principal address	15 Tulipan Cresent
	Callander
	Postcode FK17 8AR

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	[redacted]	Chair		
2		Treasurer		
3		Secretary	from 20/04/2024	
4		n/a	from 05/10/2024	
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]	25/03/2024 to 05/10/2024

Structure, governance and management

Type of governing document	Written Constitution
Trustee recruitment and appointment	Board of Trustees recruit and appoint Trustees.

Objectives and activities

Charitable purposes	To procure, create and provide educational content and training on essential money skills to 5th and 6th year secondary school and college students in Scotland.
Summary of the main activities in relation to these objects	To distribute a free guide on essential money skills for young adults to schools across Scotland. To support young adults in learning about money skills we plan to train school staff and also deliver on-premise talks and workshops.

APPENDIX 1

Achievements and performance

Summary of the main achievements of the charity during the financial period	During the financial period, the charity established positive working relationships with the Developing the Young Workforce (DYW) teams in Aberdeen, Moray, and Nairn. These connections provided effective access to secondary schools across the North East of Scotland and supported early engagement with pupils. The charity delivered student participation sessions at a secondary school, gathering valuable feedback from S5 and S6 pupils on their financial knowledge, confidence, and areas of need. This feedback has directly informed the development and refinement of the charity's educational content for young people. The books the charity intends to provide were well received and were found to address many of the key themes raised by students. Additional achievements include engaging with a range of potential funding bodies and receiving expressions of interest from volunteers wishing to support the charity's work. While funding applications have not yet secured the required financial support, confirmed interest from schools has enabled the trustees to consider more accessible and cost-effective approaches to future delivery.

Financial review

Brief statement of the charity's policy on reserves	At this early stage of the Charities development the policy is to maintain soley Unrestricted Reserves.
Details of any deficit	Not Applicable
Donated facilities and services (if any)	None

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) ***OSCR will accept digital or typed signatures***	[redacted]	
Full name(s)		
Position (e.g. Chair)	Chair	Treasurer
Date	31/12/25	31/12/25

OSCR Scottish Charity Regulator

Enter charity name below

MoneyMinds Scotland

Enter SC No. below

SC 053225

Receipts and payments accounts

For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	25	March	2024	to	31	March	2025

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 £
A1 Receipts						
Donations	2255				2255	
Legacies					-	
Grants					-	
Receipts from fundraising activities	50				50	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
					-	
A1 Sub total	2305	-	-	-	2305	-
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	2305	-	-	-	2305	-
A3 Payments						
Expenses for fundraising activities	3				3	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	2116				2116	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
A3 Sub total	2118	-	-	-	2118	-
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	2118	-	-	-	2118	-
Net receipts / (payments)	186	-	-	-	186	-
A5 Transfers to / (from) funds					-	
Surplus / (deficit) for year	186	-	-	-	186	-

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Section B Statement of balances

Categories	Details	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 £
B1 Cash funds	Cash and bank balances at start of year					-	
	Surplus / (deficit) shown on receipts and payments account	186				186 -	
						-	
						-	
	Cash and bank balances at end of year	186 -	-	-	-	186 -	-
	(Agree balances with receipts and payments account(s))	-	-	-	-	-	-

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

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

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

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

Signed by one or two trustees on behalf of all the trustees	Signature*	Print Name	Date of approval
		[redacted]	

*** Please note - OSCR will accept digital or typed signatures***

Section C Notes to the Accounts

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

Only Unrestricted Funds were maintained during the year

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
		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)	X

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)	X

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 (£)

C6 Other information

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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 £
Trustee donations	1800				1800 -	
Funds from donated bicycles	400				400 -	
Other personal donations received	55				55 -	
					-	
Total	2255 -	-	-	-	2255 -	-
	-	-	-	-	-	-

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 £
Prize draw fundraising	50				50 -	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	50 -	-	-	-	50 -	-
	-	-	-	-	-	-

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 £
Employment contracts drafting	350				350 -	
Website and email provision	431				431 -	
Xero accounting software	234				234 -	
Chief Executive expenses - (charity contribution towards)	1000				1000 -	
Business Womens Connection meeting	95				95 -	
Other	5				5 -	
					-	
					-	
					-	
					-	
					-	
Total	2116 -	-	-	-	2116 -	-
	-	-	-	-	-	-

APPENDIX 3

OSCR
Scottish Charity Regulator

Independent examiner's report on the accounts v2

Report to the trustees/members of	Charity name: MoneyMinds Scotland
Registered charity number	SC 053225
On the accounts of the charity for the period	Period start date: Day 25, Month MARCH, Year 2024 to Period end date: Day 31, Month MARCH, Year 2025
Set out on pages	5 and 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 [other than that disclosed on the attached page*] 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:	
Relevant professional qualification(s) or body (if any):	
Address:	

*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.
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