

THE STEWARDSHIP WEALTH FOUNDATION

FINANCIAL STATEMENTS

FOR THE PERIOD FROM

20 JUNE 2024 TO 30 JUNE 2025

Charity Number SC 053455

The Stewardship Wealth Foundation

SC053455



Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	20	June	2024		30	June	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	46,000				46,000	
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings	17				17	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
					-	
A1 Sub total	46,017	-	-	-	46,017	-
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	46,017	-	-	-	46,017	-
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	6,454				6,454	
Grants and donations	1,500				1,500	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
A3 Sub total	7,954	-	-	-	7,954	-
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	7,954	-	-	-	7,954	-
Net receipts / (payments)	38,063	-	-	-	38,063	-
A5 Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	38,063	-	-	-	38,063	-

Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	20	06	2024	To	30	06	2025

Reference and administration details

Charity name	The Stewardship Wealth Foundation
Other names charity is known by	
Registered charity number	SC053455
Charity's principal address	Crichtonbank Business Centre
	Postcode

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	Chair		
2			
3			
4			
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

Structure, governance and management

Type of governing document

Constitution dated 17th April 2024

Trustee recruitment and appointment

The Board identifies and appoints new trustees as and when this is considered to be appropriate. New trustees are appointed by a majority vote of the current Board members.

Objectives and activities

Charitable purposes

The advancement of religion, specifically the Christian faith;
The prevention or relief of poverty;
The relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage;
The advancement of financial education.

Summary of the main activities in relation to these objects

The organisation makes contributions to other charitable organisations (including specifically Catalyst Vineyard Church) in pursuit of the stated charitable purposes. It may also conduct activities to support these.

APPENDIX 1

Achievements and performance

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

In this, our first year of operation, we established our donations and grants procedure. Donations were received on a monthly basis from Stewardship Wealth Limited, along with ad-hoc Donations from them during the period.

One off grants were awarded in respect of our charitable objectives of 'The advancement of religion' and 'The relief of those in need'.

We also established a regular commitment to support the 'Where Your Treasure Is...' podcast which provides both 'Financial Education' and helps meet our objectives of 'Prevention of poverty' and 'Advancement of Religion'.

We awarded a phased grant to provide life coaching to clients of Transform, a charity that supports those 'who are marginalised, excluded or disadvantaged'.

Finally the Trustees decided to retain a portion of the ad-hoc donations in an interest-bearing savings account to being to build funds with the long term objective of purchasing a building for Catalyst Vineyard Church in the future.

We are satisfied that we have begun to create a suitable structure for distributing donations to meet out charitable objectives on an annual basis whilst also beginning to build up funds for longer term projects.

Financial review

Brief statement of the charity's policy on reserves

It is the charity's policy to accumulate reserves from donated funds which are in part distributed to selected beneficiaries and are in part retained towards future purchase of a property to be gifted to the Catalyst Vineyard Church to facilitate its community ministry.

In the main, regular donations received will be distributed during the year, and ad-hoc donations will be considered for accumulation towards future purchase of a property to be gifted to the Catalyst Vineyard Church to facilitate its community ministry.

Regular donations are expected to increase in future years compared to this first year of operation.

A cash 'buffer' will be maintained at all times to facilitate any costs associated with running the charity and in order to allow funding requests to be considered at any time.

Details of any deficit

There are no deficits.

Donated facilities and services (if any)

The charity receives administrative support from Stewardship Wealth Ltd and makes no payment for these services.

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*

Full name(s)

Position (e.g. Chair)

CHAIR

Date

10/12/2025

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 £
Stewardship Wealth Limited	46,000				46,000	
					-	
					-	
					-	
Total	46,000	-	-	-	46,000	-

• • • • •

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

[illegible]

• • • • •

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 £
Kairos Coaching - coaching services	850				850	
Free Range Podcasting - financial education	5,400				5,400	
Captive FM - financial education	204				204	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	6,454	-	-	-	6,454	-

• • • • •

The Stewardship Wealth Foundation

SC053455

Additional analysis (2)

5 Breakdown of unrestricted funds

	Unrestricted fund 1 - enter name of fund below General	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
Receipts						
Donations	46,000				46,000	
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings	17				17	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	46,017	-	-	-	46,017	-
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	46,017	-	-	-	46,017	-
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	6,454				6,454	
Grants and donations	1,500				1,500	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Sub total	7,954	-	-	-	7,954	-
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	7,954	-	-	-	7,954	-
Net receipts / (payments)	38,063	-	-	-	38,063	-
Transfers to / (from) funds						
Surplus / (deficit) for year	38,063	-	-	-	38,063	-




Nature and purpose of funds

The General Fund is held to meet the stated purposes of the charity which are:

- the advancement of religion, specifically the Christian Faith
- the prevention of relief and poverty
- the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage
- the advancement of financial education

OSCr

Office of the Scottish Charity Regulator

		Independent examiner's report on the accounts						v2
Report to the trustees/members of	The Stewardship Wealth Foundation							
Registered charity number	SC053455							
On the accounts of the charity for the period	Period start date				Period end date			
	Day	Month	Year		Day	Month	Year	
	20	June	2024	to	30	June	2025	
Set out on pages	1 – 9 commencing from statement of Receipts & Payments						(remember to include the page numbers of additional sheets)	
Respective responsibilities of trustees and examiner	<p>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. 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.</p>							
Basis of independent examiner's statement	<p>My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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 accounts.</p>							
Independent examiner's statement	<p>In the course of my examination, no matter has come to my attention other than that disclosed on the attached page*</p> <ol style="list-style-type: none"> which gives me reasonable cause to believe that in any material respect the requirements: <ul style="list-style-type: none"> 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 <p>have not been met, or</p> <ol style="list-style-type: none"> to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached. 							
Signed:					Date:	10 / 12 / 25		
Name:								
Relevant professional qualification(s) or body:	Institute of Chartered Accountants of Scotland							
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.