

LOVE THE STREET

England & Wales · Charity number 1158534

Details

Status Registered

Legal form CIO

Registered 2014-09-11

Register [View on the Charity Commission register](#)

Contact

Address 26 Thompson Road
Exeter
EX1 2UB

Phone 07463946908

Email dgfrederick@btinternet.com

Activities

Objects: THE OBJECTS OF THE CIO ARE THE PROMOTION OF THE CHRISTIAN FAITH AND THE ALLEVIATION OF SUFFERING FOR PUBLIC BENEFIT.

Activities: We meet every Sunday morning to worship God, share tea and coffee together, and to pray for each other as well as any visitors who join us.

Classification

- **How:** Provides Other Finance, Other Charitable Activities
- **What:** The Advancement Of Health Or Saving Of Lives, Overseas Aid/famine Relief, Religious Activities
- **Who:** The General Public/mankind

Geography

- Devon

Finances

Period end	Income	Expenditure	Assets	Employees
2025-02-28	£34,168	£36,207	-	-
2024-02-29	£34,168	£36,207	-	-
2023-02-28	£33,958	£35,245	-	-
2022-02-28	£30,441	£34,017	-	-
2021-02-28	£32,841	£36,773	-	-

Trustees

Name	Role	Appointed
Duncan Tolson	Chair	2014-08-20
Andrew Bird		2026-05-06
Chloe Frederick		2015-09-15
DAVID FREDERICK		2014-08-20
Gabriella Abraham		2022-07-29

LOVE THE STREET

England & Wales - Charity number 1158534

Accounts

Love The Street - Charity Registration Number 1158534
Trustees Annual Report and Financial Statements
For The Period 1st March 2024 to 28th February 2025

Contents

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Love The Street Trustees Annual Report

Objects and Activities

The purposes of Love The Street are the promotion of the Christian Faith and the alleviation of suffering for the public benefit.

Love the Street runs a church with a particular emphasis on outreach into the community, offering compassionate and sensitive prayer as well as listening ears to members of the public both locally and around the city.

Public Benefit Statement

All trustees have read the guidance on public benefit issued by the Charity Commission. With this guidance in mind it has been agreed that all occasions of public interaction and the offering of prayer are intended to inspire, encourage and affirm members of the public, offering increased connection and engagement with the life of the local community.

Achievements and Performance

Dozens of members of the public have expressed gratitude as well as varying degrees of delight in some instances as experiences of healing, of encountering God's love, of the alleviation of anxiety and pain and a willingness to consider the person and claims of Jesus Christ for themselves.

Love The Street has continued to provide financial support to a number of charities and individuals working to alleviate suffering in various places around the world. Financial support has also continued to be given to former and current church members working as missionaries in Brazil, East Asia, two counties in Africa and with Manchester House of Prayer.

Financial Review

The charity made a cash surplus of £94 (2024 cash deficit of £2,039). This leaves a cash balance carried forward of £6,181 (2024 £6,087). Cash receipts received were £34,828 which is in line with 2024 (£34,168). Expenditure in this financial year decreased by £1,473 from £36,207 to £34,734. In 2023-24 expenditure was higher due to there being 13 payments for the minister instead of 12 due to timing of payments. 2024-25 has returned to the normal pattern of 12 payments. The decrease in spend of £2,250 was partially offset by an increase in giving of £1,021.

Reserves Policy

The trustees have agreed to hold a minimum of three months expenditure in reserves, which would cover the need to wind up the charity unexpectedly. At year end the charity held £6,181 in unrestricted funds with no significant liabilities. There were no restricted funds or endowments. This cash held at year end is equivalent to 2 months expenditure. The trustees will look to increase the cash reserves held in the future.

Ongoing budgeting is carried out and income and expenditure monitored on a regular basis by the treasurer. The trustees consider the charity has resources to continue to operate for the foreseeable future.

Accounting policies

These accounts have been produced on a receipt and payments basis under the Charities Act 2011 and The Charities (Accounts and Reports) Regulations 2008.

Structure Governance and Management

Love The Street was constituted on 19th April 2014 as a Charitable Incorporated Organisation (CIO)

Trustees are appointed by resolution at a properly convened meeting of the charity trustees.

Related Party Transactions

Rev David Frederick was paid £27,000 for his leadership of the church in that year. Rev David Frederick was also reimbursed for various expenses from his church leadership role work for travel and subsistence and telephone costs. The charity's constitution allows for such payments. No payments were made to any other trustees. There were no related party transactions.

Reference and Administrative Details

Charity Name	Love The Street
Registered Charity Number	1158534
Charity's Principal Address	26 THOMPSON ROAD EXETER EX1 2UB

Name of the Charity Trustees who manage the charity

Name of Trustee	Office (if any)	Dates acted if not for the whole year
Duncan Tolson	Chair	
Gabriella Abrham	Treasurer	
Ken Brown	Secretary	
Chloe Frederick		
David Frederick		

Independent Examiners Report

Report to the trustees members of

Love The Street

On the accounts for year ended

28th February 2025

Set out on pages 1 - 7

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 28/02/2025

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

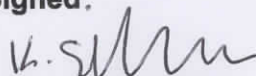
Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed.



Name Karen Silcox

Date

13/11/2025

Relevant Professional Qualification

Association of Accounting Technicians Licence number 1003207

Address

19 Beverley Close Exeter EX2 5NJ

Receipts and payments accounts

Charity name	Love the Street		
Charity Commission registration number	1158534		
Financial Year	1st March 2024 to 28th February 2025		
Receipts and payments			
	Unrestricted funds	Total funds	Last year
Receipts	to the nearest £	to the nearest £	to the nearest £
Donations	28,578	28,578	28,083
Gift aid	6,250	6,250	5,985
Sundry Income			100
Total Receipts	34,828	34,828	34,168
Payments			
Fees to Pastor	27,000	27,000	29,250
Charitable & Mission Giving	7185	7185	6,164
Mileage	37	37	15
Telephone	14	14	257
Hall Rental & Hosting Costs			96
Miscellaneous expenses	172	172	100
Independent Examination Fee	325	325	325
Total Payments	34,734	34,734	36,207
Net of receipts/(payments)	94	94	-2,039
Cash funds last year end	6,087	6,087	8,126
Cash funds this year end	6,181	6,181	6,087

Statement of assets and liabilities at the end of the period

	Unrestricted funds														
	to the nearest £														
Cash Funds															
Cooperative Bank Current account	6,181														
Total Cash Funds	6,181														
Other monetary assets															
Gift aid	1,925														
Liabilities															
Independent Examiner fee	200														
Signed by one or two trustees on behalf of all the trustees															
<table border="1" style="width: 100%;"> <tr> <td colspan="2" style="text-align: center;">CHLOE FREDERICK</td> </tr> <tr> <td style="width: 15%;">Name</td> <td>KEN BROWN</td> </tr> <tr> <td colspan="2" style="text-align: center;">Chloe Frederick</td> </tr> <tr> <td>Signature</td> <td><i>[Handwritten Signature]</i></td> </tr> <tr> <td colspan="2" style="text-align: center;">5th NOVEMBER 2025</td> </tr> <tr> <td>Date</td> <td></td> </tr> </table>				CHLOE FREDERICK		Name	KEN BROWN	Chloe Frederick		Signature	<i>[Handwritten Signature]</i>	5th NOVEMBER 2025		Date	
CHLOE FREDERICK															
Name	KEN BROWN														
Chloe Frederick															
Signature	<i>[Handwritten Signature]</i>														
5th NOVEMBER 2025															
Date															

LOVE THE STREET

England & Wales - Charity number 1158534

Accounts

Love The Street - Charity Registration Number 1158534

Report and Financial Statements

For The Period 1st March 2023 to 29th February 2024

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Love The Street Trustees Annual Report

Objects and Activities

The purposes of Love The Street are the promotion of the Christian Faith and the alleviation of suffering for the public benefit. With regard to the former, members of the church regularly offer prayer for healing and indeed any other area of need requested by members of the public who we meet. The degree to which people experience or perceive positive answers to these prayers, as well as the compassion that is demonstrated, when prayer are offered, often influences their interest in learning more about Jesus Christ and what it means to follow him.

We meet every Sunday morning to worship God, share tea and coffee together, and to pray for each other as well as any visitors who join us.

Public Benefit Statement

The Trustees are satisfied that they have complied with their duty to have due regard to the guidance on public benefit provided by the Charity Commission in exercising their duties. Details are provided through this report.

Achievements and Performance

Despite being a church of no more than 20 members, Love The Street, has impacted dozens of lives in the reporting period with the compassionate and sensitive offering of prayer to members of the public, that has witnessed many people delighted with a variety of experiences of healing, alleviation of pain and willingness to consider the person and claims of Jesus Christ.

Love The Steet has continued to provide financial support to a number of charities and individuals working to alleviate suffering in various places around the world. Financial support has also continued to be given to former and current church members working as missionaries in Brazil, East Asia, two counties in Africa and with Manchester Houe of Prayer.

Financial Review

The charity made a deficit of -£2,039 (2023 cash surplus of £1,083). This leaves a cash balance carried forward of £6,087. Cash receipts received were £34,168 which is in line with 2023 (£32,059). Expenditure in 2024 by £3,231 up from £32,976 to £36,207. The main difference comes in the timing of one payment to David Fredick which related to the prior financial year.

Reserves Policy

The trustees have agreed to hold a minimum of three months expenditure in reserves, which would cover the need to wind up the charity unexpectedly. At year end the charity held £6,087 with no significant liabilities. This cash held at year end is equivalent to 3 months expenditure.

Ongoing budgeting is carried out and income and expenditure monitored on a regular basis by the treasurer. The charity has resources to continue to operate for the foreseeable future.

Accounting policies

These accounts have been produced on a receipt and payments basis in accordance the current guidance provided by the Charity Commission for charities with gross income of £250,000 or less.

Structure Governance and Management

Love The Street was constituted on 19th April 2014 as a Charitable Incorporated Organisation (CIO)

Trustees are appointed by resolution at a properly convened meeting of the charity trustees.

Related Party Transactions

Rev David Frederick was paid £29,250 for his leadership of the church in that year. Rev David Frederick was also reimbursed for various expenses from his church leadership role work for travel and subsistence and telephone costs. The charity's constitution allows for such payments. No payments were made to any other trustees.

Reference and Administrative Details

Charity Name	Love The Street
Registered Charity Number	1158534
Charity's Principal Address	26 THOMPSON ROAD EXETER EX1 2UB

Name of the Charity Trustees who manage the charity

Name of Trustee	Office (if any)	Dates acted if not for the whole year
Duncan Tolson	Chair	
Gabriella Abrham	Treasurer	
Ken Brown	Secretary	
Chloe Frederick		
David Frederick		

Duncan Tolson



22 / 11 / 2024



Receipts and payments accounts

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For the period
from

Period start date
01/03/2023


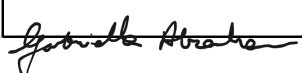
To

Period end date
29/02/2024

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	28,083	-	-	28,083	26,384
Gift aid	5,985	-	-	5,985	7,549
Sundry Income	100	-	-	100	25
Prior year Income adjustment	-	-	-	-	101
Sub total (Gross income for AR)	34,168	-	-	34,168	34,059
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	34,168	-	-	34,168	34,059
A3 Payments					
Fees to Pastor	29,250	-	-	29,250	24,750
Charitable & Mission Giving	6,164	-	-	6,164	6,220
Administration & Stationery costs	-	-	-	-	62
Mileage	-	-	-	-	50
Travel & Subsistence	15	-	-	15	29
Telephone	257	-	-	257	194
Catering	-	-	-	-	23
Hall Rental & Hosting Costs	96	-	-	96	864
Miscellaneous expenses	100	-	-	100	-
Website expenses	-	-	-	-	459
Independent Examination Fee	325	-	-	325	325
Sub total	36,207	-	-	36,207	32,976
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	36,207	-	-	36,207	32,976
Net of receipts/(payments)	- 2,039	-	-	- 2,039	1,083
A5 Transfers between funds					
	-	-	-	-	-
A6 Cash funds last year end	8,126	-	-	8,126	7,043
Cash funds this year end	6,087	-	-	6,087	8,126

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cooperative Bank Current Account	6,087	-	-
	Total cash funds	6,087	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Gift aid owed	1,137	-	-
		Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	None		-	-
		Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	None		-	-
		Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Independent Examiner Fee	325	-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name		Date of approval
		Duncan Tolson		22 / 11 / 2024
		Gabriella Abraham		27 / 11 / 2024



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

Charity Name
Love The Street

**On accounts for the year
ended**

29th February 2024

**Charity no
(if any)**

1158534

Set out on pages

1-6

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **29/02/2024**.

**Responsibilities and
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: *Karen Silcox*

Date: 28 / 11 / 2024

Name: Karen Silcox

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

Association of Accounting Technicians Licence Number 1003207



Address: 19 Beverley Close

Exeter

EX2 5NJ

Title	2024-09-28 Love The Street Annual Report, Accounts and IE to...
File name	2024-09-28 Love T...b 24 Unsigned.pdf
Document ID	e7e36eab775ed7b828978488308cddee70c86dd2
Audit trail date format	DD / MM / YYYY
Status	● Signed

Document history

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 SIGNED	22 / 11 / 2024 18:14:51 UTC+1	Signed by Duncan Tolson (duncan.tolson@talktalk.net) IP: 136.226.168.121
 VIEWED	23 / 11 / 2024 12:54:50 UTC+1	Viewed by Gabriella Ábrahám (gabyreeves@gmail.com) IP: 151.229.213.27
 SIGNED	27 / 11 / 2024 21:56:59 UTC+1	Signed by Gabriella Ábrahám (gabyreeves@gmail.com) IP: 2.223.236.226

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Status	● Signed

Document history



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IP: 81.102.165.101



28 / 11 / 2024
08:30:07 UTC+1

The document has been completed.

LOVE THE STREET

England & Wales - Charity number 1158534

Accounts

LOVE THE STREET
REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
28TH FEBRUARY 2023

LOVE THE STREET

YEAR ENDED 28TH FEBRUARY 2023

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LOVE THE STREET

LEGAL AND ADMINISTRATIVE INFORMATION

YEAR ENDED 28TH FEBRUARY 2023

REGISTERED CHARITY NUMBER: 1158534

CURRENT TRUSTEES: Duncan Tolson (Chair)
Rev David Frederick
Gabriella Reeves (Treasurer)
Ken Brown (Secretary)
Chloe Frederick

ADDRESS: 26 Thompson Road
EXETER
EX1 2UB

INDEPENDENT EXAMINER: Mr M Cronin MAAT FCIE
Bowhill Bookkeeping Services
172 Newman Road
Exeter
EX4 1PQ

LOVE THE STREET
TRUSTEES' ANNUAL REPORT
YEAR ENDED 28TH FEBRUARY 2023

The trustees present their report together with the financial statements of the charity for the year ended 28th February 2023. The financial statements have been prepared in accordance with the accounting policies set out on page 7 and comply with the Charity's constitution, applicable law and follow best accounting practice as laid out in the SORP FRS 102.

Structure, Governance and Management

Love the Street was constituted on 19th August 2014 as a CIO.

Love the Street is a Christian church as well as being a CIO. It is governed by a board of six trustees each of whom are appointed for two years. The trustees also function like the elders/pastors of a church, sharing responsibility with the lead pastor (who is also one of the trustees, but not himself the chair) for all important decisions and helping to ensure that accountability and transparency are maintained. They communicate by means of three formal meetings per annum, and regular informal communication (before and after weekly meetings, by email and by phone) in order to determine what matters necessitate formal discussion and decision taking and which matters can be appropriately handled without requiring gathering together formally.

The first tranche of trustees of Love the Street were appointed because they were present at the founding stage of the church, understood and shared the vision, had indicated a firm commitment to the venture, and were clearly mature and responsible individuals with a wealth of life experience including years spent in responsible professions (such as the military, teaching, health professions and company middle management).

Potential new trustees are considered and discussed by the current trustees. They are invited by the chair, and it is anticipated that two trustees might retire and two new trustees might be appointed every two years.

The trustees who served during the year and up to the date the report was approved are as follows:

Duncan Tolson (Chair)
Ken Brown (Secretary)
Gabiella Reeves (Treasurer from 29th July 2022)
Anna Silva Carvalho (Treasurer to 29th July 2022)
Rev David Frederick
Chloe Frederick

Public Benefit Statement

The trustees are satisfied that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their duties. Details are in the following sections.

Serious incident reports

There have been no serious incidents or other matters that the trustees should have reported to the Charity Commission during the reporting period.

Objectives and Activities

The purposes of Love the Street are the promotion of the Christian faith and the alleviation of suffering for public benefit. With regard to the former, members of the church regularly offer prayer for healing and indeed for any other area of need requested by members of the public who we meet. The degree to which people experience or perceive positive answers to these prayers, as well as the compassion that is demonstrated when prayers are offered, often influences their interest in learning more about Jesus Christ and what it means to follow him.

LOVE THE STREET

TRUSTEES' ANNUAL REPORT

YEAR ENDED 28TH FEBRUARY 2023

Achievements and Performance

Despite being a church of no more than 20 members, Love the Street has impacted dozens of lives in the reporting period with the compassionate and sensitive offering of prayer to members of the public that has witnessed many people delighted with a variety of experiences of healing, alleviation of pain, and willingness to consider the person and claims of Jesus Christ.

Love the Street has continued to provide financial support to a number of charities and individuals working to alleviate suffering in various places around the world. Financial support has also continued to be given to former and current church members working as missionaries in Brazil, East Asia, two countries in Africa and with the student mission organisation, Fusion, in this country as well as more recently Manchester House of Prayer.

Financial Review

The charity made a cash deficit in the year of £1,287 (2022 – deficit £3,576) leaving a cash balance carried forward of £5,756. Total cash receipts increased by 11.5% with donations increasing by 3.3%.

Expenditure increased by 3.6% with most costs remaining stable but an increase in charitable and missionary giving of 9.3%. In 2022 there has been £220 one-off gifts given to Peter and Caroline May for helping with venues.

Reserves Policy

The trustees have agreed to hold a minimum of 3 months expenditure in reserve which would cover the need to wind up the charity unexpectedly. At the year- end the charity held cash reserves of £5,756 with no significant liabilities at the year-end which equated to just under 2 months total expenditure.

On-going budgeting is carried out and income and expenditure monitored on a regular basis by the treasurer. The pandemic has had little effect on the charity s income for this current financial year and the charity has resources to continue operating for the foreseeable future.

This report was approved by the trustees on..... and signed on their behalf by:

.....
Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

LOVE THE STREET Charitable Incorporated Organisation ("the CIO")

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 28th February 2023, which are set out on pages 5 to 7.

Responsibilities and basis of report

As the charity trustees of the CIO, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

Having satisfied myself that the accounts of the CIO are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination given me cause to believe that in any material respect:

1. accounting records were not kept as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Mr M Cronin MAAT FCIE
Bowhill Bookkeeping Services
172 Newman Road
Exeter
EX4 1PQ

Date

LOVE THE STREET

RECEIPTS AND PAYMENTS ACCOUNT

YEAR ENDED 28TH FEBRUARY 2023

Unrestricted Funds

	2023 £	2022 £
RECEIPTS		
Donations	26,384	25,529
Gift aid tax refunds	7,549	4,912
Sundry Income	25	-
TOTAL RECEIPTS	33,958	30,441
PAYMENTS		
Fees to Pastor	27,000	27,000
Charitable & Mission Giving	6,220	5,690
Administration & Stationery costs	62	57
Outreach materials	-	42
Mileage	53	129
Travel & Subsistence	29	-
Telephone	210	191
Zoom Licences	-	57
Catering	23	41
Conferences & Training courses	-	20
Hall Rental & Hosting Costs	864	225
Website expenses	459	126
Accountancy and Independent exam fee	325	425
Miscellaneous expenses	-	14
TOTAL PAYMENTS	35,245	34,017
NET RECEIPTS/(PAYMENTS)	(1,287)	(3,576)
CASH BALANCES BROUGHT FORWARD	7,043	10,619
CASH BALANCES CARRIED FORWARD	5,756	7,043

LOVE THE STREET

STATEMENT OF ASSETS AND LIABILITIES

AS AT 28TH FEBRUARY 2023

Unrestricted Funds

	2023 £	2022 £
CASH FUNDS		
Bank Current account	5,756	7,043
TOTAL CASH FUNDS	<u>5,756</u>	<u>7,043</u>
OTHER MONETARY ASSETS		
Gift aid tax refunds	100	1,403
TOTAL MONETARY ASSETS	<u>100</u>	<u>1,403</u>
LIABILITIES		
Independent examination fee	325	425
TOTAL LIABILITIES	<u>325</u>	<u>425</u>

These accounts were approved by the trustees on..... and signed on their behalf by:

.....
Trustee

LOVE THE STREET
NOTES TO THE ACCOUNTS
YEAR ENDED 28TH FEBRUARY 2023

1. ACCOUNTING POLICIES

Accounting Convention

The financial statements are prepared under the receipts and payments basis and comply with the Charities Act 2011 and follow best accounting practice as laid out in the SORP FRS 102.

2. TRUSTEES' REMUNERATION AND EXPENSES/RELATED PARTY TRANSACTIONS

Rev David Frederick, pastor for the church was paid fees of £27,000 for his leadership of the church in the year. Rev David Frederick was also reimbursed various expenses from his church leadership work for mileage, travel and subsistence, admin and stationery costs, website and catering costs totalling £526. In addition, 25% of Rev David Frederick's landline and mobile phone bills were reimbursed to him totalling £210. The charity's constitution allows for all such payments.

No further remuneration, directly or indirectly, out of the funds of the charity was paid or is payable for the year to any of the trustees, or to any other person or persons known to be connected to any of them.

There were no further trustee expenses paid for the year ended 28th February 2023, nor for the year ended 28th February 2022.

There were no related party transactions during the year.

3. OUTSTANDING GUARANTEES

The trustees confirm, in accordance with the Charitable Incorporated Organisations (General) Regulations 2012, that at the period end the CIO did not have any outstanding guarantees to third parties nor any debts secured on assets of the CIO.

LOVE THE STREET

England & Wales - Charity number 1158534

Accounts

LOVE THE STREET
REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
28TH FEBRUARY 2022

LOVE THE STREET

YEAR ENDED 28TH FEBRUARY 2022

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LOVE THE STREET

LEGAL AND ADMINISTRATIVE INFORMATION

YEAR ENDED 28TH FEBRUARY 2022

REGISTERED CHARITY NUMBER: 1158534

CURRENT TRUSTEES: Duncan Tolson (Chair)
Rev David Frederick
Gabiella Reeves (Treasurer)
Ken Brown (Secretary)
Chloe Frederick

ADDRESS: 26 Thompson Road
EXETER
EX1 2UB

INDEPENDENT EXAMINER: Mr M Cronin MAAT FCIE
Bowhill Bookkeeping Services
172 Newman Road
Exeter
EX4 1PQ

LOVE THE STREET

TRUSTEES' ANNUAL REPORT

YEAR ENDED 28TH FEBRUARY 2022

The trustees present their report together with the financial statements of the charity for the year ended 28th February 2022. The financial statements have been prepared in accordance with the accounting policies set out on page 7 and comply with the Charity's constitution, applicable law and follow best accounting practice as laid out in the SORP FRS 102.

Structure, Governance and Management

Love the Street was constituted on 19th August 2014 as a CIO.

Love the Street is a Christian church as well as being a CIO. It is governed by a board of six trustees each of whom are appointed for two years. The trustees also function like the elders/pastors of a church, sharing responsibility with the lead pastor (who is also one of the trustees, but not himself the chair) for all important decisions and helping to ensure that accountability and transparency are maintained. They communicate by means of three formal meetings per annum, and regular informal communication (before and after weekly meetings, by email and by phone) in order to determine what matters necessitate formal discussion and decision taking and which matters can be appropriately handled without requiring gathering together formally.

The first tranche of trustees of Love the Street were appointed because they were present at the founding stage of the church, understood and shared the vision, had indicated a firm commitment to the venture, and were clearly mature and responsible individuals with a wealth of life experience including years spent in responsible professions (such as the military, teaching, health professions and company middle management).

Potential new trustees are considered and discussed by the current trustees. They are invited by the chair, and it is anticipated that two trustees might retire and two new trustees might be appointed every two years.

The trustees who served during the year and up to the date the report was approved are as follows:

Duncan Tolson (Chair)
Ken Brown (Secretary)
Gabriella Reeves (Treasurer from 29th July 2022)
Anna Silva Carvalho (Treasurer to 29th July 2022)
Rev David Frederick
Chloe Frederick

Public Benefit Statement

The trustees are satisfied that they have compiled with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their duties. Details are in the following sections.

Serious incident reports

There have been no serious incidents or other matters that the trustees should have reported to the Charity Commission during the reporting period.

Objectives and Activities

The purposes of Love the Street are the promotion of the Christian faith and the alleviation of suffering for public benefit. With regard to the former, members of the church regularly offer prayer for healing and indeed for any other area of need requested by members of the public who we meet. The degree to which people experience or perceive positive answers to these prayers, as well as the compassion that is demonstrated when prayers are offered, often influences their interest in learning more about Jesus Christ and what it means to follow him.

LOVE THE STREET

TRUSTEES' ANNUAL REPORT

YEAR ENDED 28TH FEBRUARY 2022

Achievements and Performance

Despite being a church of no more than 20 members, Love the Street has impacted dozens of lives in the reporting period with the compassionate and sensitive offering of prayer to members of the public that has witnessed many people delighted with a variety of experiences of healing, alleviation of pain, and willingness to consider the person and claims of Jesus Christ.

Love the Street has continued to provide financial support to a number of charities and individuals working to alleviate suffering in various places around the world. This has included the work of Iris Global UK, working in some of the poorest places in the world, particularly Mozambique. Financial support has also continued to be given to former and current church members working as missionaries in Brazil, East Asia, two countries in Africa and with the student mission organisation, Fusion, in this country.

Financial Review

The charity made a cash deficit in the year of £3,576 (2021 – deficit £3,932) leaving a cash balance carried forward of £7,043. Total cash receipts decreased by 7.3%.

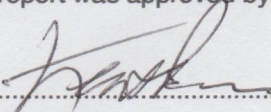
Expenditure decreased by 34% with most of this decrease being less monies given in missionary and charitable support.

Reserves Policy

The trustees have agreed to hold a minimum of 3 months expenditure in reserve which would cover the need to wind up the charity unexpectedly. At the year- end the charity held cash reserves of £7,043 with no significant liabilities at the year-end which equated to between 2-3 months total expenditure.

On-going budgeting is carried out and income and expenditure monitored on a regular basis by the treasurer. The pandemic has had little effect on the charity's income for this current financial year and the charity has resources to continue operating for the foreseeable future.

This report was approved by the trustees on 11 OCTOBER 2022 and signed on their behalf by:


.....Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
LOVE THE STREET Charitable Incorporated Organisation ("the CIO")**

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 28th February 2022, which are set out on pages 5 to 7.

Responsibilities and basis of report

As the charity trustees of the CIO, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

Having satisfied myself that the accounts of the CIO are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination given me cause to believe that in any material respect:

1. accounting records were not kept as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Mr M Cronin MAAT FCIE
Bowhill Bookkeeping Services
172 Newman Road
Exeter
EX4 1PQ

Martin Cronin

Date

*17th October
2022*

LOVE THE STREET
RECEIPTS AND PAYMENTS ACCOUNT
YEAR ENDED 28TH FEBRUARY 2022

	Unrestricted Funds	
	2022	2021
	£	£
RECEIPTS		
Donations	25,529	24,741
Gift aid tax refunds	4,912	8,100
TOTAL RECEIPTS	30,441	32,841
PAYMENTS		
Fees to Pastor	27,000	27,000
Charitable & Mission Giving	5,690	8,600
Administration & Stationery costs	57	2
Insurance	-	-
Outreach materials	42	120
Mileage	129	23
Travel & Subsistence	-	9
Telephone	191	233
Zoom Licences	57	158
Catering	41	30
Conferences & Training courses	20	20
Hall Rental	225	-
Website expenses	126	148
Accountancy and Independent exam fee	425	425
Miscellaneous expenses	14	5
TOTAL PAYMENTS	34,017	36,773
NET RECEIPTS/(PAYMENTS)	(3,576)	(3,932)
CASH BALANCES BROUGHT FORWARD	10,619	14,551
CASH BALANCES CARRIED FORWARD	7,043	10,619

LOVE THE STREET
STATEMENT OF ASSETS AND LIABILITIES
AS AT 28TH FEBRUARY 2022

Unrestricted Funds

	2022	2021
	£	£
CASH FUNDS		
Bank Current account	7,043	10,619
TOTAL CASH FUNDS	<u>7,043</u>	<u>10,619</u>
OTHER MONETARY ASSETS		
Gift aid tax refunds	1,403	423
TOTAL MONETARY ASSETS	<u>1,403</u>	<u>423</u>
LIABILITIES		
Independent examination fee	325	425
TOTAL LIABILITIES	<u>325</u>	<u>425</u>

These accounts were approved by the trustees on 11th October 2022 and signed on their behalf by:

Gawriel Reeves
Trustee

LOVE THE STREET
NOTES TO THE ACCOUNTS
YEAR ENDED 28TH FEBRUARY 2022

1. ACCOUNTING POLICIES

Accounting Convention

The financial statements are prepared under the receipts and payments basis and comply with the Charities Act 2011 and follow best accounting practice as laid out in the SORP FRS 102.

2. TRUSTEES' REMUNERATION AND EXPENSES/RELATED PARTY TRANSACTIONS

Rev David Frederick, pastor for the church was paid fees of £27,000 for his leadership of the church in the year. Rev David Frederick was also reimbursed various expenses from his church leadership work for mileage, zoom licences, website, hall rental, conference costs, outreach materials, catering costs totalling £264. In addition, 50% of Rev David Frederick's landline and mobile phone bills were reimbursed to him totalling £191. The charity's constitution allows for all such payments.

No further remuneration, directly or indirectly, out of the funds of the charity was paid or is payable for the year to any of the trustees, or to any other person or persons known to be connected to any of them.

There were no further trustee expenses paid for the year ended 28th February 2022, nor for the year ended 28th February 2021.

There were no related party transactions during the year.

3. OUTSTANDING GUARANTEES

The trustees confirm, in accordance with the Charitable Incorporated Organisations (General) Regulations 2012, that at the period end the CIO did not have any outstanding guarantees to third parties nor any debts secured on assets of the CIO.

LOVE THE STREET

England & Wales - Charity number 1158534

Accounts

LOVE THE STREET
REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
28TH FEBRUARY 2021

LOVE THE STREET

YEAR ENDED 28TH FEBRUARY 2021

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LOVE THE STREET

LEGAL AND ADMINISTRATIVE INFORMATION

YEAR ENDED 28TH FEBRUARY 2021

REGISTERED CHARITY NUMBER: 1158534

TRUSTEES: Duncan Tolson (Chair)
Rev David Frederick
Anna Silva Carvalho (Treasurer)
Ken Brown (Secretary)
Chloe Frederick

ADDRESS: 26 Thompson Road
EXETER
EX1 2UB

INDEPENDENT EXAMINER: Mr M Cronin MAAT FCIE
Bowhill Bookkeeping Services
172 Newman Road
Exeter
EX4 1PQ

LOVE THE STREET
TRUSTEES' ANNUAL REPORT
YEAR ENDED 28TH FEBRUARY 2021

The trustees present their report together with the financial statements of the charity for the year ended 28th February 2021. The financial statements have been prepared in accordance with the accounting policies set out on page 7 and comply with the Charity's constitution, applicable law and follow best accounting practice as laid out in the SORP FRS 102.

Structure, Governance and Management

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Love the Street is a Christian church as well as being a CIO. It is governed by a board of six trustees each of whom are appointed for two years. The trustees also function like the elders/pastors of a church, sharing responsibility with the lead pastor (who is also one of the trustees, but not himself the chair) for all important decisions and helping to ensure that accountability and transparency are maintained. They communicate by means of three formal meetings per annum, and regular informal communication (before and after weekly meetings, by email and by phone) in order to determine what matters necessitate formal discussion and decision taking and which matters can be appropriately handled without requiring gathering together formally.

The first tranche of trustees of Love the Street were appointed because they were present at the founding stage of the church, understood and shared the vision, had indicated a firm commitment to the venture, and were clearly mature and responsible individuals with a wealth of life experience including years spent in responsible professions (such as the military, teaching, health professions and company middle management).

Potential new trustees are considered and discussed by the current trustees. They are invited by the chair, and it is anticipated that two trustees might retire and two new trustees might be appointed every two years.

The trustees who served during the year and up to the date the report was approved are as follows:

Duncan Tolson (Chair)	Mary Bond (to 12 th May 2020)
Ken Brown (Secretary)	Chloe Frederick
Alan Bond (Treasurer to 14 th June 2020)	Anna Silva Carvalho (Treasurer from 14 th June 2020)
Rev David Frederick	

Public Benefit Statement

The trustees are satisfied that they have compiled with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their duties. Details are in the following sections.

Serious incident reports

There have been no serious incidents or other matters that the trustees should have reported to the Charity Commission during the reporting period.

Objectives and Activities

The purposes of Love the Street are the promotion of the Christian faith and the alleviation of suffering for public benefit. With regard to the former, members of the church regularly offer prayer for healing and indeed for any other area of need requested by members of the public who we meet. The degree to which people experience or perceive positive answers to these prayers, as well as the compassion that is demonstrated when prayers are offered, often influences their interest in learning more about Jesus Christ and what it means to follow him.

LOVE THE STREET

TRUSTEES' ANNUAL REPORT

YEAR ENDED 28TH FEBRUARY 2021

Achievements and Performance

Despite being a church of no more than 20 members, Love the Street has impacted dozens of lives in the reporting period with the compassionate and sensitive offering of prayer to members of the public that has witnessed many people delighted with a variety of experiences of healing, alleviation of pain, and willingness to consider the person and claims of Jesus Christ. Even during periods of lockdown this was possible with government guidelines concerning social distancing and face masks followed carefully and many people expressing gratitude for the care and compassion they received at a time when much social contact had been reduced in their lives.

Love the Street has continued to provide financial support to a number of charities and individuals working to alleviate suffering in various places around the world. This has included the work of Iris Global UK, working in some of the poorest places in the world, particularly Mozambique. Financial support has also continued to be given to former church members working as missionaries in Brazil and East Asia and with the student mission organisation, Fusion, in this country. An additional financial gift was given by the church to a couple who were able to share on Zoom about their ministry in East Africa and to a current Love the Street member to contribute towards the costs of the final few months of their one-year mission training course that finished in June 2020.

Financial Review

The charity made a cash deficit in the year of £3,932 (2020 – deficit £6,125) leaving a cash balance carried forward of £10,619. Total cash receipts increased by 4%.

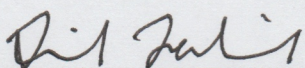
Expenditure decreased by 2.4% with most costs remaining stable.

Reserves Policy

The trustees have agreed to hold a minimum of 3 months expenditure in reserve which would cover the need to wind up the charity unexpectedly. At the year-end the charity held cash reserves of £10,619 with no significant liabilities at the year-end which equated to between 3-4 months total expenditure.

On-going budgeting is carried out and income and expenditure monitored on a regular basis by the treasurer. The pandemic has had little effect on the charity's income for this current financial year and the charity has resources to continue operating for the foreseeable future.

This report was approved by the trustees on 13th December 2021 and signed on their behalf by:


.....Trustee

DAVID FREDERICK

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

LOVE THE STREET Charitable Incorporated Organisation ("the CIO")

I report to the charity trustees on my examination of the accounts of the CIO for the year ended 28th February 2021, which are set out on pages 5 to 7.

Responsibilities and basis of report

As the charity trustees of the CIO, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

Having satisfied myself that the accounts of the CIO are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination given me cause to believe that in any material respect:

1. accounting records were not kept as required by section 130 of the Act; or
2. the accounts do not accord with those records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Mr M Cronin MAAT FCIE
Bowhill Bookkeeping Services
172 Newman Road
Exeter
EX4 1PQ

Martin Cronin

Date *13th December 2021*

LOVE THE STREET
RECEIPTS AND PAYMENTS ACCOUNT
YEAR ENDED 28TH FEBRUARY 2021

Unrestricted Funds

	2021	2020
	£	£
RECEIPTS		
Donations	24,741	25,538
Gift aid tax refunds	8,100	6,012
TOTAL RECEIPTS	32,841	31,550
PAYMENTS		
Fees to Pastor	27,000	27,000
Charitable & Mission Giving	8,600	9,004
Administration & Stationery costs	2	152
Insurance	-	240
Outreach materials	120	160
Mileage	23	47
Travel & Subsistence	9	-
Telephone	233	373
Zoom Licences	158	-
Catering	30	189
Conferences & Training courses	20	10
Books & Materials	-	28
Website expenses	148	107
Independent exam fee	425	350
Miscellaneous expenses	5	15
TOTAL PAYMENTS	36,773	37,675
NET RECEIPTS/(PAYMENTS)	(3,932)	(6,125)

CASH BALANCES BROUGHT FORWARD	14,551	20,676
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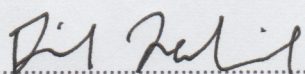
CASH BALANCES CARRIED FORWARD	10,619	14,551
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LOVE THE STREET
STATEMENT OF ASSETS AND LIABILITIES
AS AT 28TH FEBRUARY 2021

Unrestricted Funds

	2021	2020
	£	£
CASH FUNDS		
Bank Current account	10,619	14,551
TOTAL CASH FUNDS	10,619	14,551
OTHER MONETARY ASSETS		
Gift aid tax refunds	423	866
TOTAL MONETARY ASSETS	423	866
LIABILITIES		
Independent examination fee	425	425
TOTAL LIABILITIES	425	425

These accounts were approved by the trustees on 13th December 2021 and signed on their behalf by:



 Trustee **DAVID FREDERICK**

LOVE THE STREET
NOTES TO THE ACCOUNTS
YEAR ENDED 28TH FEBRUARY 2021

1. ACCOUNTING POLICIES

Accounting Convention

The financial statements are prepared under the receipts and payments basis and comply with the Charities Act 2011 and follow best accounting practice as laid out in the SORP FRS 102.

2. TRUSTEES' REMUNERATION AND EXPENSES/RELATED PARTY TRANSACTIONS

Rev David Frederick, pastor for the church was paid fees of £27,000 for his leadership of the church in the year. Rev David Frederick was also reimbursed various expenses from his church leadership work for mileage, travel and subsistence, zoom licences, website admin/stationery costs conference costs, outreach materials, catering costs totalling £510. In addition, 50% of Rev David Frederick's landline and mobile phone bills were reimbursed to him totalling £233. The charity's constitution allows for all such payments.

No further remuneration, directly or indirectly, out of the funds of the charity was paid or is payable for the year to any of the trustees, or to any other person or persons known to be connected to any of them.

There were no further trustee expenses paid for the year ended 28th February 2021, nor for the year ended 28th February 2020.

There were no related party transactions during the year.

3. OUTSTANDING GUARANTEES

The trustees confirm, in accordance with the Charitable Incorporated Organisations (General) Regulations 2012, that at the period end the CIO did not have any outstanding guarantees to third parties nor any debts secured on assets of the CIO.