



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

**From:** 30/09/2022 **To:** 31/12/2023

**Charity name:** Streams Studio CIO

**Charity registration number:** 1200538

### Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To create moments of hope for Christians who are distant in their faith: <ol style="list-style-type: none"><li>1. To generate resources that serve the global church</li><li>2. To facilitate conversations that build faith for individuals</li><li>3. To offer redemptive content for social media</li></ol>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Streams Studio core operations: recording, editing and delivering conversation-based videos for social media that will help to encourage Christians in their faith.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have thoroughly reviewed and absorbed the Charity Commission's guidance on public benefit.

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	n/a
Policy on social investment including program related investment	Para 1.38	n/a
	Para 1.38	Each of our communicators volunteer their time to Streams Studio. Additionally our

Contribution made by volunteers		theological review panel are also volunteers and none of our trustees are remunerated. We also have various other smaller contributions made by volunteers in the research and video review processes.
Other		

## Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>We have been able to reach and impact many within our target audience of disengaging and disengaged believers.</p> <p>Reach:</p> <p>On average, in 2023 our number of views per video is 107,000 views. Each view represents an opportunity for our audience to re-engage with the hope offered in Jesus.</p> <p>We have also had our videos shared tens of thousands of times since we began. This demonstrates that our concise yet impactful format has enabled the seamless sharing of the Christian message, just as we hoped.</p> <p>Impact:</p> <p>Over the past year, we have received many thousands of messages and comments from impacted people in our audience who have distanced themselves from faith or are in circumstances that could lead them away from it.</p> <p>To mention a few:</p> <p>"Wow, I've been questioning God and angry with God and was thinking I lost faith. Here I am hearing you say this. Thank you for speaking for him."</p> <p>"Nine months after losing my husband suddenly, and this is what I needed to hear today. I've become so sad and tired of being a widow and solo parent. This gives me hope and peace."</p> <p>"I really needed to hear this. I'm in such a struggle in my faith lately and you put all of our sufferings here on earth into a totally godly perspective for me."</p>

		<p>We've also seen people who have lost faith entirely return to it:</p> <p>"It was 3am on a dark, February morning. I reached for my phone and began scrolling to distract myself. The first video I came across was from Streams. Through this video, I could almost hear God saying 'If you reach out again, I will be with you.' That night, after many years of silence between us, I admitted my shortcomings and returned back to God &amp; His love."</p> <p>The community of the church was always meant to be a place of safety for people to bring their honest, broken selves and be met with hope and love. In many cases, this is not the reality in the church today, nor the wider perception of it. By establishing a platform oriented towards both God and honesty, we are helping people experience the love of God in their most difficult, honest moments. This is profoundly restorative for people. We have also heard on multiple accounts that this is influencing the culture of the Western Church to be more honest, thereby creating more room for people on the fringes to experience hope and healing in community.</p>
--	--	---

#### **Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Total Receipts: £183,839 Total Payments: £183,892  Bank balance at start of period: £5290 Bank balance at end of period: £5241
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	As a charity we don't look to hold significant reserves, but our aim is to have 1-3 months of monthly expenses in reserve.
Amount of reserves held	Para 1.22	£5,000
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Streams Studio has various sources of funds: <ul style="list-style-type: none"> <li>- Large Donations from Trusts (&gt;£10k)</li> <li>- Large Donations from Individuals (&gt;£10k)</li> <li>- Small one-off Donations from those who watch our content</li> <li>- Monthly Donations from those who watch our content</li> <li>- Donations from Churches</li> <li>- Revenue from advertising</li> <li>- Revenue from distribution of content to third party platforms</li> </ul>
Investment policy and objectives including any social investment policy adopted	Para 1.46	n/a
A description of the principal risks facing the charity	Para 1.46	Reputational - One of the key risks facing the organisation is the respect for the content and the communicators on the platform. By miscalculating unsuitable content, we risk losing the respect and attention of our viewers. Financial - It takes around £15,000 of funding each month to run the charity and whilst we usually have significant pledges of support in advance, occasionally funds are not transferred on time and so we need to ensure sufficient reserves are held to mitigate this risk. Key People - With such a small team, we are at risk of being set back in terms of the calibre of our output if any of the key members of staff were to resign.
Other		

## Structure, Governance and Management

Description of charity's trusts:		n/a
Type of governing document (trust deed, royal charter)	Para 1.25	Streams Studio - Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	<p>All new trustees must be proposed by an existing trustee and seconded by another.</p> <p>When shortlisting and selecting trustees, we look for each trustee to bring expertise in specific areas to help the organisation operate. We also look for spiritual maturity in order to provide oversight for the direction of the charity.</p>

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

### Reference and Administrative details

Charity name	Streams Studio CIO
Other name the charity uses	n/a
Registered charity number	1200538

Charity's principal address	9 St. Lawrences Avenue Barton Preston PR3 5AN United Kingdom
-----------------------------	--

### Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Stephen Millar	Chair		
2	Benjamin Johnson			
3	Marcus Speller		resigned on 1st July 2024	
4	Danielle Jinadu		appointed on 1st July 2024	

### Corporate trustees – names of the directors at the date the report was approved

Director name		
N/A		

### Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
N/A		

## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Name of chief executive or names of senior staff members (Optional information)		
David Lochhead		

## Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A
-----

## Other optional information

N/A
-----

Declarations

The trustees declare that they have approved the trustees' report above. Signed on behalf of the charity's trustees		
Signature(s)	Ben Johnson	
Full name(s)	Benjamin Johnson	
Position (e.g. Secretary, Chair, etc)	Trustee	
Date	25/10/2024	





**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

Streams Studio CIO	1200538
--------------------	---------

## Receipts and payments accounts

For the period from	30/9/2022	To	31/12/2023
------------------------	-----------	----	------------

### 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 £
<b>A1 Receipts</b>				
Andrew Pratt	4,238	-	-	4,238
Cromwell Foundation	5,000	-	-	5,000
Milne Family	28,750	-	-	28,750
US Donations through Christian Ministry Alliance	81,895	-	-	81,895
Donations through Stewardship	28,870	-	-	28,870
Donation through CAF	5,000	-	-	5,000
Broadshade Group	10,000	-	-	10,000
Maranatha Christian Trust	825	-	-	825
Collective donations under £1000	7,161	-	-	7,161
<b>Sub total</b> (Gross income for AR)	171,739	-	-	171,739
<b>A2 Asset and investment sales, (see table).</b>				
Stephen Millar	10,000	-	-	10,000
David Lochhead	2,100	-	-	2,100
<b>Sub total</b>	12,100	-	-	12,100
<b>Total receipts</b>	183,839	-	-	183,839

### A3 Payments

Salaries	56,755	-	-	56,755
HMRC	13,255	-	-	13,255
Pensions	3,186	-	-	3,186

Filming + Editing costs	66,733	-	-	66,733
Travel	9,258	-	-	9,258
Events	435	-	-	435
Legal/accounting/banking	5,602	-	-	5,602
Tech subscriptions	5,945	-	-	5,945
Equipment/books	2,249	-	-	2,249
Office/phone	3,448	-	-	3,448
Hospitality/other	4,926	-	-	4,926
<b>Sub total</b>	<b>171,792</b>	<b>-</b>	<b>-</b>	<b>171,792</b>
<b>A4 Asset and investment purchases, (see table)</b>				
Stephen Millar	10,000	-	-	10,000
David Lochhead	2,100	-	-	2,100
<b>Sub total</b>	<b>12,100</b>	<b>-</b>	<b>-</b>	<b>12,100</b>
<b>Total payments</b>	<b>183,892</b>	<b>-</b>	<b>-</b>	<b>183,892</b>
<b>Net of receipts/(payments)</b>	<b>- 53</b>	<b>-</b>	<b>-</b>	<b>- 53</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>5,290</b>	<b>-</b>	<b>-</b>	<b>5,290</b>
<b>Cash funds this year end</b>	<b>5,237</b>	<b>-</b>	<b>-</b>	<b>5,237</b>

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
<b>B1 Cash funds</b>	Metro bank balance	670	-
	Starling bank balance	562	-
	Wise bank balance	4,009	-
	<b>Total cash funds</b>	<b>5,240.90</b>	<b>-</b>
(agree balances with receipts and payments account (s))		Agreement Error	OK

		Unrestricted funds	Restricted funds
	Details	to nearest £	to nearest £
<b>B2 Other monetary assets</b>		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

	Details	Fund to which asset belongs	Cost (optional)
<b>B3 Investment assets</b>			-
			-
			-
			-
			-

	Details	Fund to which asset belongs	Cost (optional)
<b>B4 Assets retained for the charity's own use</b>			-
			-
			-
			-
			-
			-
			-
			-

**B5 Liabilities**

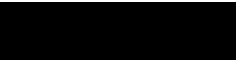
		-
--	--	---

Details	Fund to which liability relates	Amount due (optional)
		-
		-
		-
		-
		-

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name
<i>Ben Johnson</i>	Benjamin Johnson

CC16a



Last year

to the nearest £

-
-
-
-
-
-
-
-
-
-
-

-

-
---

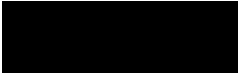
-
-
-

-
-
-
-
-
-
-
-
-
-

-
-
-

-
---

-
-
-
-



**Endowment  
funds  
to nearest £**

-
-
-
-

OK

**Endowment  
funds**

to nearest £

-
-
-
-
-
-

**Current value  
(optional)**

-
-
-
-
-

**Current value  
(optional)**

-
-
-
-
-
-
-
-

-
---

When due  
(optional)


Date of approval

25/10/2024





Section A

Independent Examiner's Report

Report to the trustees/  
members of

STREAMS STUDIO CIO

On accounts for the year  
ended

15 MONTHS - ENDED  
31/12/23

Charity no  
(if any)

1200538

Set out on pages

3-6

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

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 (other than that disclosed below \*) 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.

\* Please delete the words in the brackets if they do not apply.

Signed:

A Moore

Date:

21/10/24

Name:

ANDREW MOORE

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

INSTITUTE OF CHARTERED ACCOUNTANTS  
IN ENGLAND + WALES 2973960

Address:

91 PIONEER WAY  
BICESTER  
OX26 1BF

**Section B****Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

AS THE CIO CONTINUES TO GROW, TRUSTEES WILL NATURALLY WANT TO INCREASE THE SOPHISTICATION OF ITS FINANCE FUNCTION, TOGETHER WITH IMPLEMENTING MORE ADVANCED FINANCIAL CONTROLS. FOR A CIO OF THIS SIZE AND STAGE OF DEVELOPMENT, THE BOOKS + RECORDS MADE AVAILABLE TO ME ARE OF A GOOD QUALITY.



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

Streams Studio CIO

1200538

## Receipts and payments accounts

**CC16a**

For the period  
from

30/9/2022

To

31/12/2023

### Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
<b>A1 Receipts</b>					
<b>Wise Bank</b>		-	-	-	-
Collective donations under £1000	3,976	-	-	3,976	-
Andrew Pratt	4,238	-	-	4,238	-
Cromwell Foundation	5,000	-	-	5,000	-
Milne Family	28,750	-	-	28,750	-
US Donations through Christian Ministry Alliance	81,895	-	-	81,895	-
Donations through Stewardship	28,870	-	-	28,870	-
Donation through CAF	5,000	-	-	5,000	-
Broadshade Group	10,000	-	-	10,000	-
Maranatha Christian Trust	825	-	-	825	-
<b>Metrobank</b>		-	-	-	-
Collective donations under £1000	1,485	-	-	1,485	-
<b>Stephen Millar</b>	10,000	-	-	10,000	-
<b>Starling Bank</b>		-	-	-	-
Collective donations under £1000	1,700	-	-	1,700	-
<b>Sub total (Gross income for AR)</b>	181,739	-	-	181,739	-
<b>A2 Asset and investment sales, (see table).</b>					
David Lochhead (24/01/23 Starling)	100	-	-	100	
from Robin Lochhead (02/01/23 Wise) - through	1,500	-	-	1,500	
David Lochhead (31/10/22 Starling)	500	-	-	500	
<b>Sub total</b>	2,100	-	-	2,100	-

<b>Total receipts</b>	183,839	-	-	183,839	-
-----------------------	---------	---	---	---------	---

### A3 Payments

Salaries	56,755	-	-	56,755	-
HMRC	13,255	-	-	13,255	-
Pensions	3,186	-	-	3,186	-
Filming + Editing costs	66,733	-	-	66,733	-
Travel	9,258	-	-	9,258	-
Events	435	-	-	435	-
Legal/accounting/banking	5,602	-	-	5,602	-
Tech subscriptions	5,945	-	-	5,945	-
Equipment/books	2,249	-	-	2,249	-
Office/phone	3,448	-	-	3,448	-
Hospitality/other	4,926	-	-	4,926	-
<b>Sub total</b>	171,792	-	-	171,792	-

### A4 Asset and investment purchases, (see table)

Stephen Millar (01/03/23 - Wise)	10,000	-	-	10,000	-
David Lochhead (11/11/22 - Starling)	600	-	-	600	-
from Robin Lochhead (24/01/23 - Wise) - through	1,500	-	-	1,500	-
<b>Sub total</b>	12,100	-	-	12,100	-

<b>Total payments</b>	183,892	-	-	183,892	-
-----------------------	---------	---	---	---------	---

<b>Net of receipts/(payments)</b>	- 53	-	-	- 53	-
<b>A5 Transfers between funds</b>	-	-	-	-	-
<b>A6 Cash funds last year end</b>	5,290	-	-	5,290	-
<b>Cash funds this year end</b>	5,237	-	-	5,237	-

## 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 £
<b>B1 Cash funds</b>	Metro bank balance	670	-	-

Starling bank balance	562	-	-
Wise bank balance	4,009	-	-
<b>Total cash funds</b>	<b>5,240.90</b>	<b>-</b>	<b>-</b>
(agree balances with receipts and payments account (s))	Agreement Error	OK	OK
	<b>Unrestricted funds</b>	<b>Restricted funds</b>	<b>Endowment funds</b>

Details	to nearest £	to nearest £	to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

## B2 Other monetary assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

## B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

## B4 Assets retained for the charity's own use

		-	-
		-	-
		-	-
		-	-

**B5 Liabilities**

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval