



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Fountains Church Bradford

On accounts for the year
ended

31 December 2020

Charity no
(if any)

1183423

Set out on pages

1-4 ATTACHED

(remember to include the page numbers of additional sheets)

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's trustees, 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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (~~other than that disclosed below *~~) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

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

Signed:

Date:

14/4/21

Name:

Nigel Gorski

Relevant professional
qualification(s) or body

ICAEW 8009107

(if any):

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Address:

23 Hollinwood View

Bingley

BD16 2EF

Section B

Disclosure

Only complete if the examiner needs to highlight material 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.

NOT APPLICABLE

Fountains Church BMO

Statement of Financial Activities for the year ended 31 December 2020

		Unrestricted	Restricted	Total	Total
		Funds	Funds	2020	2019
	Notes	£	£	£	£
<u>Income & endowments:</u>					
Donations & Grants	2a	59,232.37	190,194.99	249,427.36	74,310.52
Church activities	2b	115.20	-	115.20	153.83
Fund raising activities	0	-	-	-	-
Investments	2c	7.60	-	7.60	0.34
Other					
	Total	59,355.17	190,194.99	249,550.16	74,464.69
<u>Expenditure:</u>					
Work of the Church	3a	15,922.47	151,766.22	167,688.69	68,815.19
Mission & charitable giving	3b	-	-	-	-
Raising funds	3c	-	-	-	-
	Total	15,922.47	151,766.22	167,688.69	68,815.19
Net Income/(Expenditure)		43,432.70	38,428.77	81,861.47	5,649.50
Transfer between funds		-	-	-	-
Balances b/fwd at 1st January		8,287.35 -	2,637.85	5,649.50	-
BALANCES CARRIED FORWARD		51,720.05	35,790.92	87,510.97	5,649.50

Fountains Church Bradford
Balance Sheet
 As of December 31, 2020

	2020 Total £	2019 Total
Fixed Asset		
Total Fixed Asset	-	
Current Assets		
7 Accrued Income	14,014.80	15,554.71
Cash at bank and in hand		
CAF Current Account	9,263.12	2,327.99
CAF Gold Account	29,966.68	1,441.34
Social Enterprise	36,561.92	
Net current assets	<u>89,806.52</u>	<u>19,324.04</u>
8 Liabilities		
Creditors: amounts falling due within one year		
Current Liabilities	2,295.55	13,674.54
	<u>2,295.55</u>	<u>13,674.54</u>
Total assets less current liabilities	<u>87,510.97</u>	<u>5,649.50</u>
9 Funds of the Charity		
Unrestricted	51,720.05	8,287.35
Restricted	35,790.92	- 2,637.85
Total Charity funds	<u>87,510.97</u>	<u>5,649.50</u>

The company was entitled to exemption from audit under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.

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

Signature

Print Name	Date of approval dd/mm/yyyy
PW Gunstone	28/04/2021
PW GUNSTONE	

E. J. Maslen

L. J. MASLEN

11/05/2021

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Fountains Church Bradford
Notes to the Financial Statements for year ending 31st December 2020

1 ACCOUNTING POLICIES

The Church is a public benefit entity within the meaning of FRS102. The financial statements have been prepared under the Charities Act 2011 and in accordance with the Church Accounting Regulations 2006 governing the individual accounts of Trustees, and with the Regulations' "true and fair view" provisions, it is also the first year that they have been prepared under FRS102 (2016) as the applicable accounting standards and the 2016 version of the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP(FRS102)).

	Unrestricted	Restricted	2020 Total	2019 Total
Income				
2a Voluntary Income				
Donations and legacies	5,481.44	149,290.96	154,772.40	5,000.00
Grants	-	39,334.00	39,334.00	57,051.53
Regular Giving	39,945.72	1,570.03	41,515.75	6,109.64
Gift Aid	10,563.00	-	10,563.00	3,451.80
Service Income	3,242.21	-	3,242.21	2,697.55
	<u>59,232.37</u>	<u>190,194.99</u>	<u>249,427.36</u>	<u>74,310.52</u>
2b Activities for Generating Funds				
Sales	115.20	-	115.20	153.83
	<u>115.20</u>	<u>-</u>	<u>115.20</u>	<u>153.83</u>
2c Income from investments				
Savings Interest	7.60	-	7.60	0.34
	<u>7.60</u>	<u>-</u>	<u>7.60</u>	<u>0.34</u>
Total Income	<u>59,355.17</u>	<u>190,194.99</u>	<u>249,550.16</u>	<u>74,464.69</u>
Expenditures				
3a Church Activities				
Advertising/Promotional	646.39	-	646.39	1,029.13
Admin	19.20	383.00	402.20	975.79
Bank Charges	65.00	-	65.00	-
Charitable Contributions	60.00	-	60.00	-
Computer Costs	553.55	-	553.55	300.42
Equipment	590.76	17,416.72	18,007.48	6,346.05
Evangelism and Outreach	1,564.83	-	1,564.83	1,825.56
Furniture	-	-	-	10,851.60
Hospitality	966.75	11.00	977.75	1,003.03
Insurances	201.15	248.72	449.87	233.95
Office/General Administrative	908.80	-	908.80	669.63
Other Misc Cost	60.00	116.83	176.83	-
Phone Costs	1,309.29	447.87	1,757.16	311.50
Postage and Printing	64.29	-	64.29	29.66
Printing, Postage and Stationery	47.83	-	47.83	2.50
Professional Services	885.00	2,906.44	3,791.44	30.00
Purchases	-	895.73	895.73	-
Rent or Lease of Buildings	-	2,378.15	2,378.15	5,992.00
Repair and maintenance	-	192.65	192.65	24.90
Subscriptions	2,149.99	300.00	2,449.99	-
Sundries	15.00	-	15.00	-
Utilities	-	3,199.21	3,199.21	-
Staff Costs				
Er's NI	-	3,512.25	3,512.25	4,283.88
Er's Pension	64.00	9,342.06	9,406.06	3,053.78
Salaries	3,600.00	109,689.58	113,289.58	28,928.12
Training	275.00	642.98	917.98	1,047.00
Travel and Accommodation	1,875.64	83.03	1,958.67	1,876.69
Total Resources Expended	<u>15,922.47</u>	<u>151,766.22</u>	<u>167,688.69</u>	<u>68,815.19</u>
Net Income/(Expenditure)	<u>43,432.70</u>	<u>38,428.77</u>	<u>81,861.47</u>	<u>5,649.50</u>
Total Funds brought forward	<u>8,287.35</u>	<u>2,637.85</u>	<u>5,649.50</u>	<u>0.00</u>
Balances Carried Forward	<u>51,720.05</u>	<u>35,790.92</u>	<u>87,510.97</u>	<u>5,649.50</u>

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Fountains Church Bradford
Notes to the Financial Statements for year ending 31st December 2020

5 Staff Costs	2020	2019
Salaries & On costs	126,207.89	36,265.78
Number of Staff employed	7	4

5a Related Parties

No payments were paid to members of the Church, persons closely connected to them or related parties

6 Transfer between Funds	2020	2019
	-	-

7 Current Assets

SDF Grant due for 2019	-	12,102.91
HMRC Gift Aid due for 2020	14,014.80	3,451.80

8 Creditors: amounts falling due within one year

Accruals	935.00
Net wages	50.28
PAYE	344.63
Pension	965.64
	<u>2295.55</u>

9 Funds

Restricted Fund Names	Balance 1st January	Income	Expenditure	Gains & Losses	Balance at 31st December	
	2019				2020	
Leeds Diocese (SDF)	-	2,637.85	139,728.39	133,142.55	6,585.84	3,947.99
Bradford Family Church - Baby Basics	-	-	6,932.60	2,334.64	4,597.96	4,597.96
Bradford Family Church - Youth & Mission	-	-	2,000.00	-	2,000.00	2,000.00
West Yorkshire Redemmming	-	-	500.00	-	500.00	500.00
Food Ministry	-	-	41,034.00	16,289.03	24,744.97	24,744.97
	-	2,637.85	190,194.99	151,766.22	38,428.77	35,790.92
Unrestricted Funds		8,287.35	59,355.17	15,922.47	43,432.70	51,720.05
		8,287.35	59,355.17	15,922.47	43,432.70	51,720.05

Fountains Church Bradford (a charitable incorporated organisation)

**Trustees' Report and Financial Statement
For the Year Ended 31st December 2020**

Registered Charity 1183423

TRUSTEES

The Trustees who served the Charity during the year to 31st December 2020 were as follows:

The Rt Rev Dr Toby Matthew Howarth
Rev Linda Maslen
The Ven Dr Andrew John Jolley
Deborah Child (resigned in the period)
Rev Nathanael Poole
Rev Peter Wilfrid Gunstone
Bruce Warren
Terry Henry
June Elisabeth Hill
Ruth Nutter
Jonathan Wood
Dr Hendrika Jolley
Alice Czajka
Sally Curtis

BANKERS CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent,
ME19 4JQ

LEGAL ADVISORS AWB Charlesworth, City Hub, 9-11 Peckover St., Bradford, BD1 5BD

AUDIT Nigel Gorski Consulting Ltd

Fountains Church Bradford (a charitable incorporated organisation)
Year ended 31 December 2020

REGISTERED OFFICE

Fountains Church Bradford
Glydegate Square
Glydegate
Bradford BD5 0BQ

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Charity was established on 15 May 2019 as a charitable incorporated organisation.

The organisation and administration of the Charity are the responsibility of Trustees. The Trustees hold office for periods set out in the constitution.

OBJECTIVES AND ACTIVITIES

The objects, for the public benefit, of the Charity are:

"To advance the Christian faith within the city of Bradford Metropolitan District in the Diocese of Leeds and in accordance with the doctrines, policies, practices and patterns of worship of the Church of England by furthering its pastoral, evangelistic, social and ecumenical activities; and

The prevention or relief of poverty in the City of Bradford Metropolitan District by providing items and services to individuals in need and/ or charities, or other organisations working to prevent or relieve poverty."

TRUSTEE REPORT

Introduction

2020 was our first full calendar year of operations in the centre of Bradford. This was a year that threw up many challenges, some of which we anticipated when planning the launch of Fountains Church others, most notably Covid19, we certainly hadn't.

At the start of 2020 we had been meeting as a worshipping community for just five months and at that time were still living a nomadic existence in the city centre – moving in the early part of the year from another church's building - LIFE City - to a room above a pub in the centre of town - The Ginger Goose.

By the end of the year we had negotiated various lockdowns, Tier restrictions and the impacts these had had on development of our ministries, outreach and building plans. We were however finally, in mid-November, able to move into our base in Glydegate – the former home of several nightclubs.

Fulfilment of charitable objectives – a year of ministry in person and online

At the start of 2020 our move to a more central city centre location was very important to us. It meant that we could spend time ahead of the service inviting people from City Park into the service. We were also able to commence children's groups in a very simple form.

During the extended periods of lockdown in 2020 Sunday worship took a number of forms - whilst collective worship was not allowed pre-recorded services, often filmed from homes, were edited and streamed to social media. Zoom was used for Morning and Night Prayer and for Saturday Night Worship.

When regulations were reduced we met outside our building for Sunday Worship. Once the building opened late in the year space for private prayer was created and as regulations changed again worship began inside the new building in November 2020.

Although we maintained connection with most of our congregation, lockdown presented particular challenges to us in our ability to connect with many of those on the margins, which we had been doing when we were physically present in City Park.

Over Holy Week we carried out missional activities including serving over 100 pancakes on Shrove Tuesday and offering ashes to a similar number of people on Ash Wednesday. We ran our 'Prayer Shop' alongside this and prayed with approximately 130 people.

Our first Alpha course was two-thirds complete by the time of first lockdown and attendees included several homeless/destitute people seeking food and family.

One of the key ministries of Fountains was the development of Saturday worship, an evening of food and worship designed for people unchurched and on the margins using a similar pattern to a previously successful model used elsewhere in Yorkshire. Planning for this commenced in the latter part of the year with a view to it being launched early in 2021.

Relationships with other churches and church leaders in the area have been very important to us. We developed these through active participation in Prayer for Bradford, Deanery Chapter, Deanery Synod and other Christian events, including New Wine conference. Two of our team were keynote speakers at the New Wine Winter Conference in the Netherlands. We were also actively engaged in supporting the ministry of other churches in the district.

Other objects – social enterprise

The original plans for Fountains on which the grant of monies from the national churches Strategic Development Fund were based anticipated enterprise, in particular social enterprise, forming a significant part of the activity of the church.

An appointment was made in autumn 2020 of a director of social enterprise. Following on from this development started on several projects that will be housed within our city centre base. The first phase included development of a surplus food kitchen and café and the second phase space will house activities for mental wellness support, a proposed evangelistic wrestling school, food education classes and several growing projects.

Various grant funding bids were made including one for DCMS funding (administered by the National Lottery) for £39,350 to assist in responding to needs which have increased as a result of

the pandemic. This bid was successful and was primarily to cover the cost of three posts supporting the development of social enterprise – including a volunteer coordinator and a chef/head of food for a six-month period.

As the kitchen was unavailable until late November we rented a small room in a local church to store the food we had begun initially collecting. From this space we launched our Grace Boxes – weekly 10kg boxes of mixed surplus food (both dry and fresh produce). We commenced working with the supply of these Grace Boxes to a school in the autumn term. We receive regular surplus food from The Real Junk Food Project and we are looking at other sources of food – in particular looking to develop a link with Bradford Markets.

The importance of work in mental wellness became ever more apparent as the restrictions arising out of Covid19 continued. Progress was made in the latter part of the year with Renew Wellbeing in developing an “open space of welcome and inclusion in partnership with mental health teams to improve mental and emotional wellbeing.”

The work on developing social enterprise toward the end of the year sought to provide opportunities for volunteer participation in activities and to provide opportunities for individuals to develop skills - specifically in due course for individuals with whom we will be engaging from the margins.

Whilst the delays in building and restrictions imposed by Covid19 have meant that it has been more difficult to progress social enterprises in 2020, the need for their services is seen as more important than ever – the need for affordable, healthy food and for support on issues of mental wellbeing.

Building

In the first quarter of the year the Glydegate building project (our city centre location) was at the stage where invitations to tender for the Phase 1 development had been issued and reviewed. Phase 1 was to provide an initial worship space to seat (Covid19 aside) up to 180 people, a café space and an adjoining kitchen. It had initially been anticipated that contractors would be on site by the end of April. However, the start of the Covid19 pandemic in March meant that the start date for works was delayed to early June. These were completed eventually in mid-November, representing, overall, a delay of some 12 months from what had initially been timetabled.

However, the fact that it was possible to complete a handover and completion of Phase 1 at all in 2020 in view of the fact that Bradford had for a large part of the year been either in lockdown or operating under Tier restrictions represented a significant achievement.

At the same time as the first phase of the development was being concluded proposals for the design of Phase 2 continued. This phase is to include an area for work with marginalised communities, for social enterprises, a training kitchen and rentable office or co-working space.

As we moved towards the end of 2020 and the completion of Phase 1 we were better able to determine the additional funding requirements for the successful delivery of Phase 2. This linked in with the development of a business plan for the organisation.

At the same time as the development of Phase 2 plans it also became clear that there is significant need for space for the food ministry, in particular for the surplus food that was to form the backbone for the delivery of food. As a consequence of this, the plans to convert a large room in the heart of the building for the food ministries were brought forward, turning it in an area in which food could be received, sorted and be distributed from. This was a much simpler prospect than either Phase 1 or 2 and the contract was signed for delivery in early 2021.

Overall, 2020 has seen a gradual transformation of a building that was a dark and neglected space into a lighter, more open and a more hopeful place. The gradual conversion of the building and its restoration and renovation can be very much seen as a metaphor for the similar restoration for people we will encounter in future in the building and through the activities and ministry of Fountains.

Revitalisation and Church Planting

As part of the Bishop's plans for Fountains as a Resource Church, we are looking forward to playing our part in church planting and church revitalisation in the city of Bradford and the wider district. Although the pandemic and the associated restrictions have impacted our ability to gather our congregation, they have also accelerated the need and opportunity for this work in the Bradford Episcopal Area. By the end of 2020, plans were coming into place to plant a new congregation on a Saturday evening aimed at those who might also wish to access our social enterprise food ministries. We will continue to work with the Bishop of Bradford and the Archdeacon of Bradford to play our part, alongside the 5 Resourcing Churches in the Area, to grasp emerging opportunities for church planting and revitalisation.

Impact of Covid19

As with most other organisations we had to negotiate significant changes at the start of the pandemic and throughout the continued shifts of what was and was not allowed over 2020.

Adapting to these in the context of bringing together a new church community and in engaging with marginalised communities was particularly challenging.

However, in terms of our ministry, having invested in both equipment and in our team we were able quickly to develop high quality pre-recorded services streamed via Facebook and YouTube. This enabled us to engage not just with our own congregation but with others from further afield. With the onset of lockdown social media became the chief way of connection with people. In addition to the use of Facebook, Twitter and Instagram the staff team worked on new ways of building community and reaching out to Fountains Community and beyond. This included additional online activity - kids' church, evangelistic videos, a regular Friday pub quiz and guitar classes led by our worship leader. We also produced a series of 2-minute videos on Instagram and YouTube around mental health starting in September to coincide with the academic term with practical teaching on Cognitive Behaviour Therapy.

We ran a number of online courses – Alpha, Start, a mentoring group “Women in Leadership” and in-person course/support-groups including Keys to Freedom for those who had been severely impacted by the long-term restrictions.

So, although Covid19 clearly had an impact in terms of how we engaged it did not prevent us from successfully engaging – and forced us to develop how we should maximise the effectiveness of our social media content.

Alongside our digital offering we also sought, as far as Covid19 safety would allow, to continue to hold physical gatherings and launched our lunchtime Sunday Gatherings, being a short outside all age service, in late summer. These ran throughout autumn until early November.

As indicated elsewhere Covid19 also was the primary contributory factor in the delay of the completion of the Phase 1 works to the building.

Conclusion

Covid19 – and indeed other events including Black Lives Matter, concerns being raised around the prevalence of mental health issues and the growth in concern for the environment have challenged many pre-existing assumptions. We know that things will not be how they have been before. For the church both nationally and locally expressed in Fountains, this represented a gift in 2020, as it caused us in our early stages to recognise that we live in a time of constant change, due to globalization, technology, climate change, and rising inequality.

Whilst Fountains Church's main aim is to make the name of Jesus known in the city centre of Bradford, it is increasingly important that the way in which this is done takes account of what this means in a city polarised along borders of wealth, race, and culture.

As we move into 2021 operating in our new building, we need to consider what ought we to keep from this unique time? What do we need let go from the past that no longer serves us? It is very clear that we must continue to innovate in the online sphere.

It has been a hugely challenging year and both our paid team and our volunteers have worked incredibly hard to continue to grow Fountains Church, working with the congregation on deepening our lives with God through good habits and disciplines, maintaining our relationships with each other even with the challenging restrictions and growing in our love for and contribution to our City. A massive thank you to everyone who has contributed so well. As 2021 arrives we see hope in the reduction of virus cases and the rollout of vaccines this gives us great hope and our desire is to see that hope spill over into our City as the rebuilding post-Covid begins.

PUBLIC BENEFIT STATEMENT

The Trustees confirm that they have complied with the duty in section 4 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit

The purposes of the charity are enshrined in its objects to advance the Christian faith and to provide for the prevention or relief of poverty in the Bradford Metropolitan District

FINANCIAL REVIEW

The income from all sources for the year was £249,550. Expenditure over the period was £167,688

RESERVES POLICY

The Trustees considered that the charity should aspire to the development of a reserves policy

TRUSTEES' RESPONSIBILITIES

The Trustees (who are directors for the purposes of company law and charity trustees for the purposes of charity law) are responsible for preparing the Trustees' Report and the Financial Statements in accordance with the applicable law and the United Kingdom Accounting Standards

The Trustees are responsible for keeping accounting records that disclose with reasonable accuracy at the time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. The Trustees are also responsible for safeguarding the assets of the charity and to take reasonable steps for the prevention and detection of fraud and irregularities

DISCLOSURE OF FINANCIAL INFORMATION

So far as the Trustees are aware, there is no financial information of which the independent examiner is unaware. The Trustees have taken all the steps they ought to have taken as Trustees in order to make themselves aware of relevant financial information and to establish that the independent examiner is aware of this information

STATEMENT OF TRUSTEES' RESPONSIBILITIES

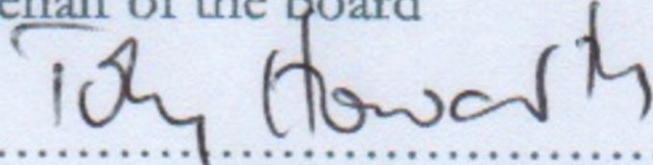
The Trustees are responsible for preparing the Trustees' Annual Report, Strategic Report and the Financial Statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the income and expenditure of the charitable company for that period.

In preparing these Financial Statements, the Trustees are required to: Select suitable accounting policies and then apply them consistently; observe the methods and principles in the Charities SORP; make judgements and estimates that are reasonable and prudent; state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In approving the Trustee's Report, the Trustees are also approving the Strategic Report therein in their capacity as company directors.

On behalf of the board


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Date approved 25 April 2021