Trustees' Annual Report for the period

From: 1 January 2025 To: 31 December 2025

Charity name: Fountains Church, Bradford ('FCB')

Charity registration number: 1183423

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Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Charity's objects for the benefit of the public are: 3.1.1 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 3.1.2 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.
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	♦ Rejuvenation and development of Glydgate building(s) ♦ Church plant: Saturday Gathering ♦ Church plant: Wrestling Church ♦ Revitalisation, support and growth of network churches: St Margaret's Frizinghall & St Michael's Shelf with St Aiden's Buttershaw ♦ Community Engagement: Community meals ♦ Community Engagement: WellSprings/ Bible Study ♦ Community Engagement: Stay and Play/ Stepping Stones
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	As part of on-going development of the Trustee Board a new induction process was introduced in 2023 which will encompass the competencies and knowledge of CC guidance on public benefit. A Trustee Responsibilities policy was approved by the trustees in November 2025.

Contribution made by volunteers	Para 1.38	There are 65 volunteers supporting the CIO in various guises from Welcome Team at services through to serving at outreach activities, maintenance of the building and children's groups. They are also part of the pastoral care team, prayer teams and support grant applications to further the work of the CIO.

Trustees Report

2025 has been a year of consolidation for Fountains Church, but also a time of new beginnings as we have moved beyond the initial phase of building redevelopment and structural change, the year has been marked by a growing sense of rootedness and a deepening of our identity and call in the city.

Across our Sunday worship, Saturday Gathering, Wrestling Church and weekday community meals, Fountains has continued to be a place where people who might not otherwise engage with church encounter welcome, dignity and the transforming love of Jesus. We have also seen people coming to Fountains seeking a new experience of church. The Sunday congregation continues to develop and grow, with a committed core of volunteers, staff and trustees serving, developing and supporting varied ministries, groups and services. We have been seeing a regular and increasing amount of new people joining us for Sunday services and becoming active and valued members of the congregation.

Ministry - See 2025 reports from Ministry Leads

Governance

The trustees met bi-monthly 6 times during the year, with sub-committees focused on finance and HR meeting regularly in between.

2025 was a year of setting priorities and establishing good practice upon which to grow and develop in the next stage of Fountains.

Twelve new policies were approved ranging from statutory safeguarding and HR policies, to polices governing our approach to pastoral care and baptism. The trustees will continue to review and implement policies that benefit and protect the church and its members.

Income from hiring out parts of our buildings complex was able to make good headway with the completion of the renovation work and the trustees agreed principles and practices that supported the events manager to establish a solid foundation for the events business. Generating close to £100,000 in turnover for our first full year was an encouraging indicator that we can take hiring income to the next level and reach the 25% increase target the finance committee has set for 2026. Resourcing to enable us to bring bookings in and manage them to a high standard is an operational priority for 2026.
Ahead of the AGM in 2025 a trustee's skills audit was carried out to identify areas where we needed to develop the skills and experience of the trustee board and new trustees were elected to help fill these gaps. Sub committees of trustees were established to provide more focus to key areas - finance, events and HR - with a mandate to provide recommendations to the trustees, communications to the church and provide support for the senior leadership and staff team. 4 new trustees joined us in May and Mark Stothers was co-opted to the trustee board for one year to help Fountains with their event/ hire business. Bishop Toby announced that he would be stepping down as Chair of Trustees as he took up the position of Acting Bishop of Leeds and Archdeacon Andy Jolley was nominated as the new Chair of Trustees with Terry Henry remaining as vice chair. Leah Leighton also joined the trustee board as an ex-officio member upon her appointment as Associate Leader for St Margarets and Fountains in June.

Much of the year was heavily focused on finance and planning as it became apparent mid-year that cash flow and income was becoming increasingly pressured as we sought to balance the income against the phasing out of the SDF funding. The finance committee established a 4-pillar approach to monitoring and reviewing the monthly financial position and the introduction of a forecasting tool enabled the trustees to have access to reliable data to make decisions. Amongst other initiatives a teaching series on generous giving as part of discipleship and a Gift Day prompted an overwhelming response from the congregation in both regular giving and one-off gifts. This display of generosity and support

played a big factor in strengthening the finances, ending the year with balanced books. It also highlighted the commitment that our congregations have in supporting Fountains.

The trustees wish to thank all our congregation, volunteers and staff for the generous sharing of their gifts, skills and time to enable Fountains to continue to develop and grow in its ministry and serving of our communities.

Missional Roll 2026: 72 members enrolled.

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Despite a somewhat precarious and uncertain year we have ended the year with balanced accounts, providing us with a relatively stable and positive financial position to begin 2026. Income: £556,608 Expenditure: £514,299 Net Income: £42,309 **Key Factors and Challenges;** Midway through the year, cash-flow pressures became apparent, prompting the formation of a Finance Committee to provide enhanced oversight, forward planning, and clear recommendations to trustees. Four financial pillars were established to track progress and focus action: Voluntary giving, Events / Letting income Grant income Cost management. A targeted giving series and Gift Day resulted in increased giving from the congregation, with further growth targets set for 2026. Total voluntary income (including gift aid) was at £165,000, a £45,000 increase on 2024. Analysis shows that the majority of the congregation are now regularly contributing generously to Fountains. Church growth is a key focus for 2026 to see a consistent, steady increase in order to continue to build sustained growth and capacity for the future. Strong events income in the final quarter significantly strengthened the year-end position, allowing the organisation to finish 2025 in a more comfortable place than anticipated. Venue hire income will play a key factor in our revenue streams for the 2026 budget. Commercial revenue for 2025 generated £130,000 (including venue hire, catering sales and long-term office rentals).

		Reviewing the events manager role led to creating increased capacity in the team - with part time roles created for a sales manager and an events coordinator to ensure that we are in a strong position to develop the venue sales income to meet the increased revenue target. Running costs have been actively managed and maintained as we have gone through the year. Utilities and salaries remain our biggest expenditure. The impact of the solar panel installation is being monitored and demonstrating we are benefiting from this in our electricity use. We also had a Net Zero Carbon Review which identified that our building is running efficiently with a few tweaks suggested to improve our emissions. A review of salary costs and discussion with the staff team means that most roles are now part time, helping to keep salary costs to £10k a month. This is especially important in helping us to become independently sustainable outside of the SDF funding that is set to end in 2026. This will result in reduced capacity of the staff team and the HR Committee are working on a review of all church activities and responsibilities in order to identify key priorities. Outside of the SDF grants we secured a further £33,000 in additional grant funding, some of which is restricted to help with salary costs. **Key Considerations** - positive operating surplus at the end of 2025 - ongoing grant dependency - importance of sustaining voluntary giving and fundraising activity - maintaining oversight of costs. Although we have ended the year in a positive position, we still have a very finely balanced budget for 2026, which is sensitive if any of the "pillars" doesn't achieve its goal. So, though it is a time to celebrate and be very thankful, we need to continue with our reserved approach as we build sustainability and strong foundations for Fountains for the years to come. **2026 Financial Outlook** Looking ahead to 2026, the financial outlook is 'cautiously positive'. Planned growth in our giving and events is expected and will help to strengthen unrestricted income. Resourcing for events needs to be a priority. However, grant income remains an uncertain factor at this stage and may be subject to increased competition and changing funder priorities as pressures such as cost of living continues to be felt by many. We can anticipate seeing pressure on staffing capacity as the team becomes more streamlined, and additional pressures on

		operational costs due to minimum wage increases, inflation rises, food price increases and service demand. Active monitoring of cash flow, seeking more creative income streams, and early planning for a grant application strategy/ team/ focus will be factors in maintaining financial sustainability during 2026.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	A reserves policy was agreed by the Trustees in 2023. The Trustees recognise that money should only be kept in reserve for specific reasons – whilst the Bible clearly indicates that we should not hoard it is also clear that sensible planning for known events and planning responsibly for others (including employees) is important. As such we have set a target to have three months of non-SDF funded running costs in unrestricted cash reserves in case of a major problem (c.£40k) and in addition to have a further month's salaries in reserves (c.£10k) **Policy:** it is the policy of this church to aim to keep three months running costs and a further one month's salary costs in reserve to cover unforeseen emergencies. The reserves that we plan to set aside provide financial stability and the means for the continued development of our principal activities. Reserves will be monitored and reported as part of the annual accounts, the bi-monthly Trustees meetings and as part of the AGM for the church. This policy will be reviewed ready for approval at the final Trustee meeting of each financial year, normally November.
Number of reserves held	Para 1.22	£60k which equates to approximately 3 months of non-SDF funded costs and 1 month's salaries.
Reasons for holding zero reserves	Para 1.22	We do not hold zero reserves.
Details of fund materially in deficit	Para 1.24	There is no material deficit.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	There are no uncertainties around going concern.

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	CIO - ASSOCIATION Registered 15 May 2019
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	**12. Charity trustees** **12.1** Functions and duties of charity trustees The charity trustees shall manage the affairs of the CIO and may for that purpose exercise all the powers of the CIO. It is the duty of each charity trustee: **12.1.1** to exercise his or her powers and to perform his or her functions as a trustee of the CIO in the way he or she decides in good faith would be most likely to further the objects of the CIO; and **12.1.2** to exercise, in the performance of those functions, such care and skill as is reasonable in the circumstances having regard in particular to: **12.1.2.1** any special knowledge or experience that he or she has or holds himself or herself out as having; and **12.1.2.2** if he or she acts as a charity trustee of the CIO in the course of a business or profession, to any special knowledge or experience that it is reasonable to expect of a person acting in the course of that kind of business or profession. **12.1.3** The charity trustees shall make provision for their responsibilities to be served by: **12.1.3.1** A Vice-chair

		12.1.3.2 A Secretary, **12.1.3.3** A Treasurer. **12.1.4** The charity trustees shall appoint one of their number to act as Vice-chair to the charity trustees. **12.1.5** The charity trustees shall appoint one of their number to act as Secretary to the charity trustees. Failing such appointment the office of Secretary shall be discharged by some other fit person approved by the charity trustees who shall not thereby become a charity trustee except under the provisions of clause 12.8.5. **12.1.6** The charity trustees shall appoint one of their number to act as Treasurer to the charity trustees. Failing such appointment the office of Treasurer shall be discharged by some other fit person approved by the charity trustees who shall not thereby become a charity trustee except under the provisions of clause 12.8.5. **12.2 Eligibility for trusteeship** **12.2.1** Every charity trustee must be a natural person. **12.2.2** No one may be appointed as a charity trustee: **12.2.2.1** If he or she is under the age of 16 years; or **12.2.2.2** if he or she would automatically cease to hold office under the provisions of clause 14. **12.2.3** No one is entitled to act as a charity trustee whether on appointment or on any re-appointment until he or she has expressly acknowledged, in whatever way the charity trustees decide, his or her acceptance of the office of charity trustee.

		12.2.4 At least one of the trustees of the CIO must be 18 years of age or over. If there is no trustee aged at least 18 years, the remaining trustee or trustees may act only to call a meeting of the charity trustees, or appoint a new charity trustee. **12.3 Number of charity trustees** **12.3.1** The charity trustees shall comprise: **12.3.1.1** The ex-officio trustees in accordance with clause 12.5 **12.3.1.2** up to three trustees nominated by the Bishop of Bradford in accordance with clause 12.6 (to be known as the "nominated trustees"); and **12.3.1.3** up to two co-optative trustees appointed in accordance with clause 12.7 **12.3.1.4** up to fifteen lay trustees elected by the members of the CIO in accordance with clause 12.8 (to be known as the "elected charity trustees"). **12.3.2** The number of elected charity trustees shall be not less than three but will rise in the following increments: **12.3.3** Six charity trustees where the membership register has more than 25 and less than 50 names, **12.3.4** Nine charity trustees where the membership register has 50 names or more but less than 100 names, **12.3.5** An additional three charity trustees for every further one hundred (or part thereof) names on the membership register up to a maximum of fifteen charity trustees. With the exception of the minimum of three, these numbers “six”, “nine”, “three” and “fifteen” may be altered from time to time by a resolution passed at any annual general

		meeting, but such resolution shall not take effect before the next ensuing annual general meeting. **12.3.6** No charity trustee appointment may be made in excess of these provisions . **12.3.7** There must be at least three charity trustees. If the number falls below this minimum, the remaining trustee or trustees may act only to call a meeting of the charity trustees, or appoint a new charity trustee.

Policies and procedures adopted for the induction and training of trustees	Para 1.51	As part of on-going development of the Trustee Board a new induction process was introduced in 2023.

Reference and Administrative details

Charity name	Fountains Church Bradford CIO
Other name the charity uses	FCB, Fountains, Fountains Church, Fountains Church Bradford
Registered charity number	1183423
Charity's principal address	Glydegate Square, Glydegate, BRADFORD, West Yorkshire, BD5 0BQ
Bankers	CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

Names of the charity trustees who served the charity during the period ending 31 December 2025

	Trustee name	**Office (if any)**	**Dates acted if not for whole year**	**Name of person (or body) entitled to appoint trustee (if any)**
	The Rt Revd Toby Matthew Howarth	Chair	Until May 2025	
2	The Venerable Dr Andrew John Jolley	Chair Ex-Officio Trustee	15 May 2019	
4	Reverend Linda Maslen	Church Leader	15 May 2019	
5	Terry Henry	Vice-Chair	25 April 2021	
7	Gareth John Medd		24 April 2022	
6	Dr Oluwaseun Eniola Olabode		To 25th May 2025	
10	Reverend Christopher Enwerem	Associate Priest	January 2023	
11	Shelby Pocock		14 May 2023	
12	Reverend Sharon Bavington	Curate	August 2023	
13	Reverend Leah Leighton	Associate Priest	June 2025	
14	Joanna Naomi Douglas		25 April 2021	
16	Dr Hendrika Jolley		14 May 2023	
17	Laurence Crummay		25th May 2025	
18	Megan McCallum		25th May 2025	
19	Matthew Kehinde		25th May 2025	
20	Wuraola Olasupo		25th May 2025	

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

Director name		
None		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
None		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Not applicable
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Not applicable
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Not applicable

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Legal	AWB Charlesworth	City Hub, 9-11 Peckover Street, Bradford, BD1 5BD
Independent Examiner	Emma Wilson FCA	C/O Bailey Wilson Chartered Accountants, 15 Victoria Mews, Mill Field Road, Cottingley Business Park, Bingley, BD16 1PY

Name of chief executive or names of senior staff members (Optional information)

Nyreen Johnson – Operations Manager

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Not applicable

Other optional information

Not applicable

Declarations

The trustees declare that they have approved the trustees' report above

Signed on behalf of the charity's trustees

Signature	*Andy Jolley*	
Full Name:	Ven Dr Andy Jolley	
Position (e.g. Secretary, Chair, etc)		**Chair of Trustees**
Date 31st May 2026		
Signature	*Terry Henry*	
Full name	Terry Henry	
Position (e.g. Secretary, Chair, etc)		**Vice-chair of Trustees**
Date 31st May 2026		

FOUNTAINS CHURCH BRADFORD

ACCOUNTS

FOR THE YEAR ENDED

31 December 2025

FOUNTAINS CHURCH BRADFORD

INDEPENDENT EXAMINER'S REPORT - 2025

Independent Examiner's report to the Trustees Council of Fountains Church Bradford

I report on the accounts of the Trust for the year ended 31 December 2025 which are set out on pages 3 and 4 together with the accounting policies and notes on pages 5 to 8.

Respective responsibilities of the Trustees and the Independent Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to**:**

(i) examine the accounts under section 145 of the 2011 Act;

(ii) follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and

(iii) state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the Trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements to keep accounting records in accordance with Section 130 of the 2011 Act; or to prepare accounts which accord with the accounting records have not been met; **or**

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Emma Wilson FCA BFP
15 Victoria Mews
Milfield Road
Cottingley Business Park
Bingley
BD16 1PY

Date: 27th July 2026

FOUNTAINS CHURCH BRADFORD

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE PERIOD ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
INCOMING RESOURCES					
Donations and grants	**2a**	175,579	196,455	**372,034**	913,537
Church activities	**2b**	172,109	10,901	**183,010**	74,300
Other incoming resources (investments, etc.)	**2c**	1,564	-	**1,564**	2,328
TOTAL INCOMING RESOURCES		**349,252**	**207,356**	**556,608**	990,165
RESOURCES USED					
Missionary & charitable donations	**3a**	5,825	358	**6,183**	8,038
Activities directly related to Church work	**3b**	173,432	26,782	**200,213**	622,476
Fund Raising & Publicity	**3c**	8,261	-	**8,261**	-
Staff costs	**3d**	38,292	261,350	**299,642**	296,869
Diocese & clergy	**3f**	-	-	**-**	-
TOTAL RESOURCES USED		**225,809**	**288,490**	**514,299**	927,383
SURPLUS/ (DEFICIT) FOR THE YEAR		**123,443**	**(81,134)**	**42,309**	62,782
TRANSFER BETWEEN FUNDS		-	-	-	-
		123,443	**(81,134)**	**42,309**	**62,782**
FUND BALANCES B/F AT 1 JANUARY		**107,979**	**103,334**	**211,313**	148,530
BALANCES C/F AT 31 DECEMBER		**231,422**	**22,200**	**253,622**	211,313

The accounting policies and notes on pages **5 to 8** form an integral part of these financial statements.

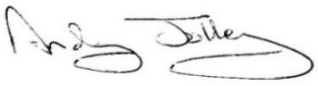
FOUNTAINS CHURCH BRADFORD

BALANCE SHEET AS AT 31 DECEMBER 2025

	Note	2025 £	2024 £
FIXED ASSETS	**5**	**63,652**	**70,724**
CURRENT ASSETS			
Debtors & prepayments	**6**	**37,808**	**30,759**
Cash at bank and in hand		**157,813**	**134,202**
Current Assets		**195,621**	**164,961**
CURRENT LIABILITIES (amounts falling due within 1 year)			
Sundry creditors & accruals	**7**	**5,651**	**24,372**
NET CURRENT ASSETS / (LIABILITIES)		**189,970**	**140,589**
NET ASSETS / (LIABILITIES)		**253,622**	**211,313**
REPRESENTED BY:			
Unrestricted Funds	**8**	**231,422**	**107,979**
Restricted Funds	**8**	**22,200**	**103,334**
TOTAL RESERVES		**253,622**	**211,313**

Signed:

Chair of Trustees



Treasurer



Date: 26th July 2026

The accounting policies and notes on pages **5 to 8** form an integral part of these financial statements.

FOUNTAINS CHURCH BRADFORD

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES

The Accounts (financial statements) have been prepared in accordance with the Church Accounting Regulations 2006, and in accordance with Accounting and Reporting by Charitie: Statement of Recommended Practice applicable to charities preparing their accounts in accorance with the Financial Reporting Standard for Smaller Entities published on 16 July 2014, the Financial Reporting Standard for Smaller Entities (effective January 2015) and the Charities Act 2011 and applicable regulations.

The financial statements have been prepared under the historical cost convention except for the valuation of investment assets, which are shown at market value.

The financial statements include all transactions, assets and liabilities for which the Trustees' Council is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Funds

- General Funds are not subject to any restrictions regarding their use and are available for application to the general purposes
- Designated Funds are those monies which the Trustees have decided to allocate for particular purposes. They are also unrestricted in that the Trustees are free to re-designate them.
- Restricted Funds are only available to be applied for the purposes for which they were given.

Incoming Resources

- Collections are recognised when received by or on behalf of the Trustees' Council.
- Planned giving is recognised when received.
- Income tax recoverable on donations eligible for Gift Aid & GASD is recognised when the donation has been received.
- Grants and legacies are accounted for as soon as the Trustees are notified of legal entitlement.
- Funds raised at social events are accounted for gross.
- Income from cafe sales or from hire of accommodation are accounted for gross.
- Hire income from the letting of church premises is recognised when the income is due.
- Dividends and interest are accounted for when receivable and are received gross of tax.

Resources Used

- Grants and donations are accounted for when paid over, or when committed by the Trustees' Council.
- The Diocesan & Circuit Share is accounted for when payable.

Gains and Losses on Investments

- Realised gains or losses are recognised when investments are sold.
- Unrealised gains or losses are accounted for on revaluation of investments at 31 December 2025.

Fixed Assets

- Consecrated & beneficed property is excluded from the accounts in accordance with s.10(2)(a) & (c) of the Charities Act 2011.
- No value is placed on movable church furnishings as the Trustees consider these to be inalienable property.
- Expenditure incurred on repair and maintenance of the above assets is written off when incurred. Other items of equipment are capitalised, if over £2,500 individually, and are then depreciated over ten years, in equal annual instalments.
- During the period, the depreciation method for fixed assets has been revised from 4 years to 10 years, this is effective from the 2025 period.

Current Assets

- Amounts owing to the Trustees' Council at 31 December 2025 in respect of fees, rents or other income are shown as debtors, less provision for amounts that may prove uncollectable.
- Short-term deposits comprise accounts held with the Bank .

Restricted Funds

- The balance on restricted funds relates to grants received from St. Michael Belfry, which will be spent in the 2026 year

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

2 INCOMING RESOURCES	**Unrestricted General Funds**	**Restricted Funds**	**Total 2025 £**	**Total** 2024 £
2(a) **Voluntary Income**				
Donations and legacies	15,002	-	**15,002**	9,926
Non-profit income	-	-	**-**	-
Other primary income	-	-	**-**	-
Grants	10,000	196,455	**206,455**	791,484
Regular giving	122,935	-	**122,935**	89,896
Gift aid	27,642	-	**27,642**	20,705
Service income	-	-	**-**	1,526
	175,579	196,455	**372,034**	913,537
2(b) **Activities for generating funds**				
Wedding fees	641	-	**641**	667
Sales	171,468	10,901	**182,369**	73,633
				-
	172,109	10,901	**183,010**	74,300
2(c) **Income from investments**				
Dividends and interest received	1,564	-	**1,564**	2,328
	1,564	-	**1,564**	2,328
TOTAL INCOMING RESOURCES	349,252	207,356	556,608	990,165

3 RESOURCES USED	**Unrestricted General Funds**	**Restricted Funds**	**Total 2025 £**	**Total** 2024 £
3(a) **Mission & Outreach - Donations & Costs**				
Charitiable contributions	5,825	358	**6,183**	8,038
	5,825	**358**	**6,183**	8,038
3(b) **Activities directly relating to the church**				
Advertising	4,265	-	**4,265**	5,057
Accountancy fees	3,465	-	**3,465**	2,000
Bank charges	1,256	-	**1,256**	1,190
Building works	-	-	**-**	451,591
Computer costs	1,289	-	**1,289**	4,448
Cleaning	19,413	-	**19,413**	8,479
Church activites	9,548	-	**9,548**	9,724
Depreciation	7,072	-	**7,072**	-
Equipment	1,564	-	**1,564**	1,139
Evangelism and outreach	791	-	**791**	119
Furniture	794	-	**794**	1,409
Hospitality	21,980	-	**21,980**	25,805
Insurances	880	-	**880**	735
Motor vehicle costs	-	-	**-**	-
Office administration	970	-	**970**	289
Sundry costs	879	-	**879**	2,467
Phone costs	1,462	-	**1,462**	1,084
Printing, postage and stationery	675	-	**675**	23
Professional services	3,053	-	**3,053**	1,800
Rent	-	13,512	**13,512**	12,960
Repairs, maintenance and refurbishment	23,835	-	**23,835**	6,675
Subscriptions	6,480	-	**6,480**	6,891
Utilities	56,766	13,270	**70,036**	70,957
Travel and accomodation	3,721	-	**3,721**	4,449
Waste disposal	3,271	-	**3,271**	3,185
	173,432	26,782	**200,213**	622,476

	Unrestricted General Funds	**Restricted Funds**	**2025 £**	2024 £
3(c) **Fund-raising and publicity**				
Costs of social events	8,261	-	**8,261**	-
	8,261	**-**	**8,261**	-
3(d) **Staff costs**				
Salaries	34,521	261,350	**295,871**	293,737
Training	3,771	-	**3,771**	3,132
	38,292	**261,350**	**299,642**	296,869
3(f) **Diocese & Clergy**				
Parish Share	-	-	**-**	-
	-	**-**	**-**	-
TOTAL RESOURCES USED	**225,809**	**288,490**	**514,299**	927,383
NET INCOME / (DEFICIT)	**123,443**	**(81,134)**	**42,309**	**62,782**

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

4 WAGES AND SALARIES

The average number of persons employed or engaged during the period amounted to 21 (2024: 18)

The aggregate payroll costs incurred in the period were:

	2025	2024
Wages and salaries	266,531	267,113
Social security costs	14,516	10,968
Pension costs	14,824	15,656
	295,871	**293,737**

5 TANGIBLE FIXED ASSETS

	Fixtures & Fittings	Total
Cost:		
At 1 January 2025	70,724	70,724
Additions	-	-
Disposals	-	-
At 31 December 2025	70,724	70,724
Accumulated depreciation:		
At 1 January 2025	-	-
Charge for year	7,072	7,072
On disposals	-	-
At 31 December 2025	7,072	7,072
Net book amount at 31 December 2025	**63,652**	**63,652**
Net book amount at 31 December 2024		70,724

6 DEBTORS

	2025	2024
Debtors	**35,058**	16,915
Prepayments	**2,750**	13,844
	37,808	30,759

7 LIABILITIES : AMOUNTS DUE WITHIN ONE YEAR

	2025	2024
Tax and other social security	**3,448**	4,541
Pension payable	**342**	6,332
Accruals	**1,862**	13,500
	5,651	24,372

8 ANALYSIS OF CHARITABLE FUNDS

	At 01/01/25	Income	Expenditure	At 31/12/25
Unrestricted funds				
General funds	107,979	349,252	- 225,809	231,422
Restricted funds				
Restricted funds	103,334	207,356	- 288,490	22,200
Breakdown of restricted funds				
St Michael Belfrey				22,200

9 RELATED PARTY TRANSACTIONS

Payments to Trustees

Laurence Crummay, Trustee (appointed 25th May 2025), has undertaken work for the charity on an arms length basis under his business name of Double Click IT.

During the period under review, the following amounts were made for IT services of 2025: £1,018, (2024: nil)

No other payments were made in the period.

FOUNTAINS CHURCH BRADFORD

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

9 DESIGNATED AND RESTRICTED FUNDS

	1UR Events	1UR Unrestricted	1UR Fountains Church	Family meal	Total for 1UR Fountains Church	1UR GK Unrestricted	1UR GK - To Allocate	Total for 1UR GK Unrestricted	1UR Weekend Away	1UR Wrestling Church	1UR Wrestling Pro	Total for 1UR Unrestricted	2R Acts465 Grants	DI Drop In - to allocate	Total for 2R Drop In	SDF FCB Building Works	SDF FCB Running Costs	SDF FCB Salaries	2R Youth & Mission	Total for 2R Restricted	2R SDF FCB DBF Rent	Events	Total for Payments - RB	Not specified	Total
Income																									
2(a) Voluntary Income	-	1,685.89	150,445.57	-	150,445.57	-	-	-	-	-	-	152,131.46	-	-	-	-	-	-	-	-	-	-	-	-	152,131.46
2(b) Activities for Generating Funds	56,970.67	23,448.55	53,434.97	258.00	53,692.97	-	-	-	-	-	-	77,141.52	-	-	-	-	-	-	-	-	-	-	11,948.30	-	146,060.49
2(c) Other Income	5,553.34	1,054.60	14,674.44	-	14,674.44	-	-	-	2,175.75	4,215.19	80.00	22,199.98	-	-	-	-	4,476.00	-	-	10,900.86	-	-	-	-	38,654.18
2(d) Church Activities	-	-	725.50	-	725.50	-	-	-	110.00	-	-	835.50	-	-	-	-	-	-	-	-	-	-	-	-	835.50
2(e) Grant Income	-	-	5,000.00	-	5,000.00	5,000.00	-	5,000.00	-	-	-	10,000.00	350.00	950.00	950.00	6,756.04	16,647.61	63,242.54	2,200.00	196,104.78	-	-	-	-	206,454.78
Total for Income	**62,524.01**	**26,189.04**	**224,280.48**	**258.00**	**224,538.48**	**5,000.00**	**-**	**5,000.00**	**2,285.75**	**4,215.19**	**80.00**	**262,308.46**	**350.00**	**950.00**	**950.00**	**6,756.04**	**21,123.61**	**63,242.54**	**2,200.00**	**207,005.64**	**-**	**-**	**11,948.30**	**-**	**544,136.41**
Cost of Sales																									
Cost of sales	3,266.40	-	552.55	-	552.55	-	-	-	-	-	-	552.55	-	-	-	-	-	-	-	-	-	-	-	-	3,818.95
Total for Cost of Sales	**3,266.40**	**-**	**552.55**	**-**	**552.55**	**-**	**-**	**-**	**-**	**-**	**-**	**552.55**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**3,818.95**
Total	**59,257.61**	**26,189.04**	**223,727.93**	**258.00**	**223,985.93**	**5,000.00**	**-**	**5,000.00**	**2,285.75**	**4,215.19**	**80.00**	**261,755.91**	**350.00**	**950.00**	**950.00**	**6,756.04**	**21,123.61**	**63,242.54**	**2,200.00**	**207,005.64**	**-**	**-**	**11,948.30**	**-**	**540,317.46**
Expenditures																									
3(a) Church Activities	7,383.89	1,681.31	24,582.57	494.73	25,077.30	-	-	-	4,558.87	4,606.93	110.00	36,034.41	-	-	-	-	-	-	-	-	13,512.00	46.66	-	-	56,976.96
3(b) Core running costs	2,429.86	940.38	123,364.25	609.00	123,973.25	-	-	-	25.00	1,137.63	-	126,076.26	-	-	-	-	13,269.00	-	-	13,269.00	-	-	-	-	141,775.12
3(c) Raising Funds	1,000.00	-	23.94	-	23.94	-	-	-	-	-	-	23.94	-	-	-	-	-	-	-	-	-	-	-	-	976.06
3(e) Payroll Expenses - Non-clergy	20.00	5,388.17	-	-	-	-	-	-	-	-	-	5,388.17	-	-	-	-	-	-	-	7,973.42	-	-	-	282,489.20	295,870.79
3(f) Diocese & Clergy	-	11,517.50	14,119.28	-	14,119.28	-	-	-	-	-	-	2,601.78	-	-	-	-	-	-	-	-	-	-	-	-	2,601.78
Payroll Expenses	20.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,740.02	-	-	-	8,760.02	-
Total for Expenditures	**10,813.75**	**3,507.64**	**167,067.16**	**1,103.73**	**168,170.89**	**-**	**800.00**	**800.00**	**4,583.87**	**5,744.56**	**110.00**	**175,901.68**	**358.00**	**-**	**-**	**-**	**13,269.00**	**-**	**-**	**12,502.40**	**13,512.00**	**46.66**	**-**	**291,249.22**	**504,383.71**
Net Operating Income	**48,443.86**	**29,696.68**	**56,660.77**	**845.73**	**55,815.04**	**5,000.00**	**800.00**	**4,200.00**	**2,298.12**	**1,529.37**	**30.00**	**85,854.23**	**8.00**	**950.00**	**950.00**	**6,756.04**	**7,854.61**	**63,242.54**	**2,200.00**	**194,503.24**	**13,512.00**	**46.66**	**11,948.30**	**291,249.22**	**35,933.75**
Other Expenditures	-	7,072.41	-	-	-	-	-	-	-	-	-	7,072.41	-	-	-	-	-	-	-	-	-	-	-	-	7,072.41
Net Other Income	**-**	**7,072.41**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**7,072.41**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**7,072.41**
Net Income/(Expenditure)	**48,443.86**	**22,624.27**	**56,660.77**	**845.73**	**55,815.04**	**5,000.00**	**800.00**	**4,200.00**	**2,298.12**	**1,529.37**	**30.00**	**78,781.82**	**8.00**	**950.00**	**950.00**	**6,756.04**	**7,854.61**	**63,242.54**	**2,200.00**	**194,503.24**	**13,512.00**	**46.66**	**11,948.30**	**291,249.22**	**28,861.34**

FOUNTAINS CHURCH BRADFORD
INDEPENDENT EXAMINER'S REPORT – 2025

Independent Examiner's report to the Trustees Council of Fountains Church Bradford

I report on the accounts of the Trust for the year ended 31 December 2025 which are set out on pages 3 and 4 together with the accounting policies and notes on pages 5 to 8.

Respective responsibilities of the Trustees and the Independent Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to**:**
(i) examine the accounts under section 145 of the 2011 Act;
(ii) follow the procedures laid down in the general Directions given by the Charity Commission
under section 145(5)(b) of the 2011 Act; and
(iii) state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission.
An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the Trustees concerning any such matters.
The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:
1. which gives me reasonable cause to believe that, in any material respect, the requirements to keep accounting
records in accordance with Section 130 of the 2011 Act; or to prepare accounts which accord with the
accounting records have not been met; **or**
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts
to be reached.

Emma Wilson FCA BFP
15 Victoria Mews

Milfield Road
Cottingley Business Park
Bingley
BD16 1PY
Date: 27th July 2026