

THE KING'S CROSS BAPTIST CHURCH

England & Wales · Charity number 1155614

Details

Other names	KCBC
Status	Registered
Legal form	Other
Registered	2014-02-04
Register	View on the Charity Commission register

Contact

Address	The Kings Cross Baptist Church Vernon Square London WC1X 9EW
Phone	07979770430
Email	info@kcbc.org.uk
Website	www.kcbc.org.uk

Activities

Objects: THE PRINCIPAL PURPOSE OF THE CHURCH IS THE ADVANCEMENT OF THE CHRISTIAN FAITH ACCORDING TO THE PRINCIPLES OF THE BAPTIST DENOMINATION.THE CHURCH MAY ALSO ADVANCE EDUCATION AND CARRY OUT OTHER CHARITABLE PURPOSES IN THE UNITED KINGDOM AND/OR OTHER PARTS OF THE WORLD.

Activities: The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Camden
- Islington

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£179,868	£158,118	-	-
2023-12-31	£224,677	£191,254	-	-
2022-12-31	£207,534	£150,194	-	-
2021-12-31	£196,856	£193,314	-	-
2020-12-31	£178,613	£155,605	-	-

Trustees

Name	Role	Appointed
LEWIS JOHN JACKSON	Chair	2023-07-26
Amos Dzumbira		2017-04-01
Grace Oyefunke Oyedemi		2024-03-17
Luiz Henrique Ramos Santana		2024-03-17
Rev Allan Barbazza		2021-12-08

THE KING'S CROSS BAPTIST CHURCH

England & Wales - Charity number 1155614

Accounts

Registered Charity Number
1155614

The King's Cross Baptist Church

Annual Report And Financial Statements
For The Year Ended
31 December 2024



The King's Cross Baptist Church
Annual Report And Financial Statements
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**The King's Cross Baptist Church
Information**

Trustee Annual Report for the Year Ended 31 December 2024

The trustees are pleased to present their report with financial statements of the charity for the year ended 31 December 2023. These financial statements have been prepared in accordance with statutory requirements, the memorandum & Articles of Association, the companies Act, FRS 102 and the charities' Statement of Recommended Practice(Charities SORP).

Trustees

Allan Barbazza (Senior Pastor)
Olumayowa Akinloye (Secretary)
Grace Oyedemi (Treasurer) - *appointed 17th March 2024*
Lewis Jackson (Chair of Trustees)
Luiz Santana- *appointed 17th March 2024*
Amos Dzumbira
Eunice Obianagha – *resigned 10th December 2023*

Custodian Trustee

London Baptist Property Board
Ltd 235 Shaftesbury Avenue
London WC2H 8EP

Bankers

Bank of Scotland
33 Old Broad Street, London
BX2 1LB

Independent Examiner

Barrington Hall, MAAT, FCCA
Aqret Accounting And Consultancy Services
Ltd The Vista Centre
50 Sailsbury
Road Hounslow
Middlesex
TW4 6JQ

Address

Vernon
Square
London
WC1X 9EW

Registered Charity Number

1155614

Principal Objectives

We are a Registered Charity governed by an Approved Governing Document which states that our principal purpose is the advancement of the Christian faith according to the principles of the Baptist denomination, advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the Church shall determine.

In order to fulfil our principal purpose and demonstrate public benefit, our activities include, but not limited to:

- regular public worship, prayer, Bible study, preaching and teaching
- baptism, as defined in the Baptist Union's Declaration of Principle
- the Communion of the Lord's Supper which shall normally observed at least once a month
- evangelism and mission, locally, regionally, nationally and internationally
- teaching, encouragement, welcome and inclusion of young people
- nurture and growth of Christian disciples
- education and training for Christian and community service
- giving and encouraging pastoral care
- supporting and encouraging charitable social action in the United Kingdom and abroad
- encouraging relations with and supporting Baptists and other Christians

Recruitment and Training of Trustees

The Charity Trustees are defined by the Charities Act 2011 as the group of people who have the general control and management of the administration of the charity. The Trustees are all Church Members who show the reality of their faith by the consistency of their Christian character and by their belief in the Lord Jesus Christ.

The Trustees include three Church Officers – The Senior Pastor, Church Secretary & Honorary Treasurer,

Elections of Trustees can take place by ballot at any Church Members Meeting. Nominees must secure a vote of at least 66% of those present and eligible to vote and serve a term of three years. The Trustees have training made available to them during their terms of office.

Organisational Structure and Decision-Making Process

Trustees are responsible for the governance of the Church and the fulfilment of the Purpose through its activities acting according to the will of God as discerned by the church members' and for ensuring that the Charity is well run.

Pastoral Team consists of all the paid employees of the Charity, the Church Secretary and Treasurer and representatives from the congregation generally appointed by consensus of the members. The Pastoral team has the responsibility of setting the spiritual direction of the Church across the Upward, Inward and Outward Vision

Team Leaders include the Core Leaders and appointed Team Leaders who have the responsibility for a particular area of ministry. For example, KCBC Kids, Prayer, KCBC YAs, Welcome, hospitality. The Church is governed and regulated by its own members and all aspects of the work of the Church are subject to the ultimate oversight of the Church Meeting under the Lordship of Jesus Christ, which is normally held every three months.

The King's Cross Baptist Church

Baptist Union of Great Britain and London Baptist Association

The Church is part of the wider Baptist family and is therefore a member church of the London Baptist Association (LBA) and of the national body, The Baptist Union of Great Britain (BUGB). Both organisations are registered charities. The Church pays an annual subscription to BUGB based on its membership numbers and donates to BUGB Home Mission for the Baptist family in the UK.

Other Objectives and Activities

As a member of the Baptist Union the Church subscribes to the Union's Declaration of Principle. The basis of this Union is:

That our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures, and that each church has liberty, under the guidance of the Holy Spirit, to interpret and administer His laws.

That Christian Baptism is the immersion in water into the name of the Father, the Son and Holy Spirit, of those who have professed repentance towards God and faith in our Lord Jesus Christ who 'died for our sins according to the Scriptures; was buried and rose again on the third day'.

That it is the duty of every disciple to bear personal witness to the gospel of Jesus Christ, and to take part in the evangelisation of the world."

The King's Cross Baptist Church seeks to be an active Christian community bringing Christian witness and care to the area of King's Cross. The Church acknowledges its Christian responsibilities beyond the local community and seeks to engage in both national and international activities and situations.

Charities main objectives for the year

The Church continued to offer public Christian worship at 11am on Sunday mornings. There were also occasional services at other times, which were advertised on the church website and social media platforms. These services were offered both online and in person at the church building.

The Church premises are situated just a short distance from King's Cross & St Pancras stations, which made the use of our premises attractive to a wide range of organisations, other charities, and local community groups.

The church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted by the Disclosure and Barring Service.

The church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

Inspired by the text in Isaiah 6, KCBC's vision emphasis **Upward Vision** - 'I saw the Lord, high and exalted, seated on a throne' **Inward Transformation** - 'your guilt is taken away and your sin atoned for' and **Outward Action** - 'And I said, "Here am I. Send me!"

Our mission statement *"Leading people to encounter Jesus, come alive, and change the world,"* includes the upward, inward and outward aspect of our purpose as a church, communicating our 'why' as a local church in King's Cross, London.

2024 Church Members Meetings & Membership

**The King's Cross Baptist
Church Trustees' Report 1155614
for the year ended 31 December 2024**

Church Membership Meetings took place on 17 March, 23 June, 8 September (special meeting re staffing), 22 September and 17 November. The Annual Report and Accounts for 2023 were received and approved at the AGM and Members meeting held on 17 March 2023.

Church Membership stands at 94 at the end of 2024 (101 at the end of 2023) with 3 new members added during the year and 10 removals. There were 5 baptisms and 2 dedications in 2024.

Upward

At KCBC, our Upward focus reflects our commitment to deepening our relationship with God through worship, prayer, and spiritual practices. In 2024, we continued to prioritise environments that help individuals encounter God, grow in spiritual intimacy, and respond to His presence both personally and corporately.

Worship

Despite a smaller worship team in 2024, our worship life deepened in richness and sincerity, marked by a growing sense of God's presence. We welcomed new team members, and regular rehearsals supported both our Sunday gatherings and special events throughout the year.

We continued to host **Wonder Nights** on the last Friday of each month, extended times of worship and encounter open to the wider community. Additionally, the **Prayer Room** expanded from monthly to weekly sessions, now running every Tuesday with a focus on Spirit-led prayer and worship. These moments provided valuable space for stillness, reflection, and deeper communion with God. As we look toward 2025, we remain expectant for continued growth in intimacy and revelation through worship.

Prayer

Prayer remained at the heart of church life in 2024. Our **Monday morning online prayer meetings** continued consistently, upheld by a faithful group committed to interceding for the church and the wider world. The Tuesday **Prayer Room** offered space for personal, contemplative prayer in a welcoming, Spirit-sensitive environment. A key highlight was our sermon series, "Pray Like Never Before," which inspired many to engage in prayer with renewed passion and attentiveness to God's voice. This emphasis has strengthened our culture of prayer and created deeper spiritual hunger across the church.

Media

2024 marked a season of creativity and growth in our media and communications. A major milestone was the launch of our **new church logo**, a visual expression of our evolving identity. The process was prayerful and collaborative. A small team initially presented a logo design to the church, inviting honest feedback from the wider congregation. In response, a sub-team was formed to thoughtfully reflect on the feedback and refine the design. After further development, a selection of final logo options was shared with the church, and every member had the opportunity to vote. This milestone wasn't just about design, it reflected who we are becoming as a church and how we want to communicate that to the world around us.

Our presence on social media also grew significantly in both reach and engagement, enabling us to connect with a wider audience and share the life of the church beyond the building.

We were encouraged to see new team members step into media roles, bringing enthusiasm and a shared vision to use digital tools for God's glory.

Production Team

The production team, responsible for audio, visuals, and livestream, grew substantially this year, with several young adults stepping into leadership and technical roles. Their involvement brought energy, creativity, and skill, all of which contributed to a high-quality, distraction-free environment for worship, both in-person and online.

New systems and technologies were introduced, significantly improving our ability to deliver seamless

The King's Cross Baptist Church

services. This behind-the-scenes ministry plays a vital role in helping the church engage with the gospel and participate fully in our worship gatherings.

Inward

We remain committed to fostering inward transformation among our members and regular attendees. Our aim is to see every individual grow in spiritual maturity, deepen their understanding of the Christian faith, and actively participate in the life and ministry of the church. We seek to nurture a church community where people are not only welcomed, but are also equipped and empowered to grow, serve, and flourish.

Kids

A significant highlight of 2024 was the relaunch of our **KCBC Kids ministry**, a long-standing prayer that was answered through the commitment of a dedicated team of volunteers. This relaunch has brought new life and energy to our work with children, providing a safe, loving, and nurturing environment where they can grow in faith.

Each week, children have participated in engaging sessions designed to spark creativity, build community, and deepen their understanding of Jesus. We've been encouraged to see their natural curiosity and spiritual awareness develop as they explore who God is and how faith impacts their lives.

The children have also played a visible and valued role in our wider church community. During the year, they contributed to our Sunday services, sharing messages of joy at Christmas, celebrating new life at Easter, and offering blessings on Mothering Sunday and Father's Day. These moments have not only enriched our worship services but have also helped build intergenerational connection and unity within the church. This ministry continues to be a vital part of our vision to see people grow in maturity and ministry from the earliest age.

Life groups

At KCBC, **Life Groups** continue to play a central role in fostering inward transformation and strengthening community. More than just a place for Bible study, Life Groups are spaces where individuals grow in their relationship with God, build deep and supportive connections with others, and are equipped to live out their faith in everyday life.

In 2024, a number of groups met regularly throughout the week, both in-person and online. These groups provided a rhythm of **Scripture engagement, prayer, open discussion, pastoral care, and practical encouragement**. Many also gathered socially, creating a natural and welcoming environment for both members and guests, and helping to build community beyond Sunday services.

Importantly, Life Groups have also been a catalyst for **leadership development** and **ministry involvement**. We've seen the emergence of new co-leaders and an increased sense of ownership among group members. Many have taken steps to explore and use their spiritual gifts within the wider life of the church.

These groups continue to be one of our most effective tools for encouraging **Christian maturity**, offering support in difficult seasons, and extending hospitality and witness to those exploring faith. They remain a vital part of our mission to be a church that grows together in love, purpose, and service.

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for the year ended 31 December 2024

Young Adults

The young adults at KCBC have shown encouraging growth in both engagement and leadership throughout 2024. This group, made up largely of students and professionals ranging from 18- 30 has been actively involved in both discipleship and service. This year, we were blessed to receive three young adults, into membership.

Regular gatherings provided a place for honest conversation, Bible study, worship, prayer, fasting and community-building. Several young adults took on key responsibilities across ministries and leadership - particularly in worship, production, welcome and kids, showing a growing commitment to using their gifts in service to the church. We are especially thankful for the sense of ownership and vision emerging within this group, and we look forward to seeing how they continue to grow in maturity and ministry in the year ahead.

Men's and Women's Ministry

In 2024, both our men's and women's ministries provided meaningful opportunities for fellowship, spiritual growth, and relational connection within the KCBC community.

The **women's ministry** held its **annual conference**, a key event that brought women together for worship, teaching, and encouragement. The day created space for deeper relationships and spiritual renewal and continues to be a valued part of our discipleship calendar.

The **men's ministry** met regularly throughout the year, with a focus on building authentic relationships and encouraging one another in faith and life. These gatherings created a strong foundation for mutual support and accountability. Notably, we have seen **an increase in the number of men attending KCBC**, and many are becoming more actively involved in the life of the church. Together, these ministries continue to play a vital role in encouraging maturity, fostering belonging, and equipping individuals to live out their faith in community.

Outward

In 2024, KCBC continued to encourage an outward-looking faith, seeking to bless our wider community through practical support, prayer, and engagement. Here are some of the ways we lived this out:

Work as Mission

We encouraged the church family to view their workplace, whatever that looked like Monday to Friday, as a place of mission. As part of this, we launched 'TTT' (This Time Tomorrow), a monthly 10-minute interview during our second Sunday service. Each session featured a member of the church sharing about their work, how God was present in their everyday, and how we could support them in prayer.

Community Collections

Throughout the year, we organised three community-focused collections:

Winter Clothing: Donated items were distributed to asylum seekers.

Harvest Festival: Food donations were passed on to a local food bank.

Christmas Hampers: We partnered with a local school to provide hampers for families in need.

Union Chapel Drop-in

We encouraged involvement in the Thursday afternoon drop-in hosted at KCBC by Union Chapel. Although response was limited due to work commitments, we continued to promote and support this opportunity for local outreach.

Tuesday Café

From mid-year onwards, we took the initial step to open the cafe every Tuesday moving towards our vision to serve the community mid-week. The space started to be used as a co-working space for

The King's Cross Baptist Church
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for the year ended 31 December 2024

KCBC staff and members as well as a welcoming cafe to students from Courtauld Institute of Art, residents of the immediate area and a support beacon for refugees and asylum seekers.

Walk for Freedom

In October, around 10 members of KCBC participated in A21's Walk for Freedom in central London. The walk raised awareness about human trafficking, and we were pleased to welcome a representative from A21 to speak at KCBC and encourage ongoing involvement.

Prayer for Our Communities

We continued to prioritise prayer for our local area, our nation, and the wider world, encouraging the church to remain alert and responsive to the needs of our communities.

As we reflect on 2024, we are grateful for all that God has done, deepening our worship, forming us in discipleship, and sending us out in love. Every ministry, gathering, and act of service points to our shared mission.

With expectancy and faith, we look ahead to 2025, praying for greater maturity, unity, and mission as we continue to grow upward, inward, and outward together.

Statement of Trustee's Responsibilities

Charity law requires the Trustees to prepare financial statements that give a true and fair view of the state of affairs of the charity at the end of the financial year. In doing so the trustees are required to:

1. Select suitable accounting policies and apply them consistently.
2. Make judgements and estimates that are reasonable and prudent.
3. State whether applicable accounting standards and Payments of recommended practise have been followed subject to any material departures disclosed and explained in the financial statements.
4. Prepare the financial statements on the ongoing concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible as trustees for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enables them to ensure that financial statements comply with charity law the trustees are also responsible for safeguarding the assets of the church and from taking reasonable steps for the prevention and detection of fraud and other irregularities.

Financial review

This year saw a decline in overall income, primarily due to the departure of our French congregation.

For the year ended 31 December 2024, total income was £179,868 (2023 - £224,677) . Total expenditure amounted to £158,118 (2023 - £197,998) , resulting in a surplus of £21,750 (2023 - £26,679) . The accumulated reserve amounted to £8,919,904 (2023 - £8,470,971) .

The King's Cross Baptist Church

This report was approved by the board on 19th October 2025 and signed on its behalf.

A handwritten signature in black ink, appearing to read 'Allan Barbazza', written over a horizontal line.

Allan Barbazza Senior
Pastor

King's Cross Baptist Church

The Independent Examiner's Report to the Trustees on the preparation of the financial statements of King's Cross Baptist Church for the year ended 31 December 2024

I report to the Trustees on my examination of the accounts of King's Cross Baptist Church ('the Trust') for the year ended 31 December 2024, which comprise the Statement of Financial Activities (SOFA), Balance Sheet and related notes.

This report is made solely to the Trustees in accordance with the Charities Act 2011 and the 2008 Regulations. My work has been undertaken so that I might state to the church's Trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the church and the church's Trustees for my examination work.

Respective responsibilities of Directors and Examiner

The Church's Trustees are responsible for the preparation of the financial statements. They consider that an audit is not required for this year under Section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under Section 145 of the Charities Act,
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145 (5)(b) of the Charities Act); and
- to 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 Church 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 an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement

My work has been undertaken in accordance with the requirements of the Association of Chartered Certified Accountants as detailed at <http://www.accaglobal.com/factsheet163>.

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

- 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 Charities Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act and Regulations 2008 have not been met.

King's Cross Baptist Church

The Independent Examiner's Report to the Trustees on the preparation of the financial statements of King's Cross Baptist Church for the year ended 31 December 2024

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 financial statements to be reached.



Barrington Hall, MAAT, FCCA

Independent Examiner
Aqret Accounting And Consultancy Services Ltd
Chartered Certified Accountants
The Vista Centre
50 Sailsbury
Road Hounslow
Middlesex
TW4 6JQ

Date: 25/10/25

King's Cross Baptist Church
Statement of Financial Activities
for the year ended 31 December 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Income and endowments from:					
Donations and legacies	2	77,075		77,075	121,202
Charitable activities		94,859		94,859	103,475
Investments		361	6,773	7,134	-
Other		-	800	800	-
Total income		<u>172,295</u>	<u>7,573</u>	<u>179,868</u>	<u>224,677</u>
Resources expended					
Charitable activities	4	157,963	155	158,118	197,998
Total		<u>157,963</u>	<u>155</u>	<u>158,118</u>	<u>197,998</u>
Net income/(expenditure) before investment gains/(losses)		14,332	7,418	21,750	26,679
Net income/(expenditure) before transfers		<u>14,332</u>	<u>7,418</u>	<u>21,750</u>	<u>26,679</u>
Transfer between funds		-		-	-
Net movements in funds		<u>14,332</u>	<u>7,418</u>	<u>21,750</u>	<u>26,679</u>
Reconciliation of funds:					
Total funds brought forward		223,245	8,247,726	8,470,971	8,058,189
Movements in the year		37,272	389,911	427,183	386,103
Total funds carried forward		<u>274,849</u>	<u>8,645,055</u>	<u>8,919,904</u>	<u>8,470,971</u>

The notes form part of the financial statements

King's Cross Baptist Church
Registered number:
Balance Sheet
as at 31 December 2024

1155614

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Fixed assets					
Tangible assets	3	198,052	8,468,679	8,666,731	8,248,148
Current assets					
Debtors	9	4,671	-	4,671	490
Cash at bank and in hand	12	73,676	176,376	250,052	237,678
		78,347	176,376	254,723	238,168
Creditors: amounts falling due within one year	10	(1,550)	-	(1,550)	(6,745)
Net current assets		76,797	176,376	253,173	231,423
Total assets less current liabilities		274,849	8,645,055	8,919,904	8,479,571
Creditors: amounts falling due after more than one year	11	-		-	(8,600)
Net assets		274,849	8,645,055	8,919,904	8,470,971
Funds of the charity					
Unrestricted funds - general	13	274,849	-	274,849	223,245
Restricted designated funds	13		8,645,055	8,645,055	8,247,726
Total funds		274,849	8,645,055	8,919,904	8,470,971



Grace Oyedemi
Treasurer

Approved by the board on 19th October 2025

The notes form part of the financial statements

1 Accounting policies

Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with The Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014. The Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.

The accounts (financial statements) have been prepared to give a "true and fair" view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a "true and fair view".

This departure has involved following Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The charity constitutes a public benefit entity as defined by FRS 102.

The presentation currency of the financial statements is the Pound Sterling (£).

Significant judgements and estimates

There are no significant judgements and estimates applied to the numbers contained within these financial statements.

Going concern

The charity's statement of financial activities reports a net income of £21,750 for the year. The Trustees are of the opinion that the charity has sufficient resources at its disposal to meet its obligations, if and when, they become due. Based on this assessment they consider it appropriate to continue preparing the financial statements on the going concern basis.

Charitable funds

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Church and which have not been designated for other purposes.

Restricted funds are funds subject to specific conditions by donors as to how they may be used or which have been raised by the Church for particular purposes. The aim and use of the restricted funds are set out in the notes to the financial statements.

Incoming resources

All income is recognised in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the resources; it is more likely than not that the Trustees will receive the resources; and the monetary value can be measured with sufficient reliability.

Where incoming resources have related expenditure (as with fundraising or contract income) the incoming resource and related expenditure are reported gross in the SOFA.

Grants and donations

Grants and donations are only included in the SOFA when the general income recognition criteria are met.

A grant that does not impose specified future performance-related conditions is recognised in income when the grant proceeds are received or receivable. In the case of performance related grants, income is recognised when the performance related conditions are met.

Legacies

Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

King's Cross Baptist Church
Notes to the Accounts
for the year ended 31 December 2024

Tax claims on donations and gifts

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Incoming resources from tax reclaims are included in the SOFA in the same financial period as the gift to which they relate.

Investment income

This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

Income from membership subscriptions

Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.

Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.

Settlement of insurance claims

Insurance claims are only included in the SOFA when the general income recognition criteria are met and are included as an item of other income in the SOFA.

Expenditure and liabilities

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

All expenditure is inclusive of irrecoverable VAT.

Governance and support costs

Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice, eg. the preparation of statutory accounts, the costs of Directors' meetings and legal advice to Directors on governance or constitutional matters.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of the resources, eg. allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Tangible fixed assets

Tangible fixed assets, including land, buildings, and contents, are valued as follows:

Freehold land and buildings	Based on insurance value
Fixtures, furniture and equipment	Based on insurance value

Debtors

Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

Creditors

The charity has creditors which are measured at settlement amounts less any trade discounts.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and demand deposits and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk to changes in value.

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Notes to the Accounts
for the year ended 31 December 2024

2 Analysis of income

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Donations and legacies				
Donations and gifts	63,497		63,497	90,852
Gift aid	13,578	-	13,578	19,712
	<u>77,075</u>	<u>-</u>	<u>77,075</u>	<u>110,564</u>
Charitable activities				
Rental income	94,859	-	94,859	103,475
	<u>94,859</u>	<u>-</u>	<u>94,859</u>	<u>103,475</u>
Income from investments				
Interest received	361	6,773	7,134	-
	<u>361</u>	<u>6,773</u>	<u>7,134</u>	<u>-</u>
Other income				
Other	-	800	800	10,638
Total	<u>172,295</u>	<u>7,573</u>	<u>179,868</u>	<u>224,677</u>

3 Tangible fixed assets (Unrestricted)

	Freehold Land and Buildings £	Fixtures, Furniture and Equip £	Total £
Cost			
At 1 January 2024	8,080,623	167,525	8,248,148
Additions	-	30,527	30,527
Surplus on revaluation	388,056	-	388,056
At 31 December 2024	<u>8,468,679</u>	<u>198,052</u>	<u>8,666,731</u>
Net book value			
At 31 December 2024	<u>8,468,679</u>	<u>198,052</u>	<u>8,666,731</u>
At 31 December 2023	<u>8,080,623</u>	<u>167,525</u>	<u>8,248,148</u>

Freehold land and buildings:	2024 £	2023 £
Historical cost	6,264,629	6,264,629
	<u>6,264,629</u>	<u>6,264,629</u>

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee, The London Baptist Property Board:

- Church premises at Vernon Square, London, WC1X 9EW valued in the accounts at £7,823,339 based on the insured value.
- Church manse at 5 Vernon Rise, London, WC1X 9EP valued in the accounts at £645,340 based on the insured value. The insurer/valuer is Baptist Insurance Company.

King's Cross Baptist Church
Notes to the Accounts
for the year ended 31 December 2024

4 Analysis of expenditure

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
Expenditure on charitable activities				
Employee costs	45,194	-	45,194	82,550
Premises costs	63,207	-	63,207	92,523
General administrative expenses	47,312	155	47,467	22,325
Legal and professional costs	2,250	-	2,250	600
Total expenditure	157,963	155	158,118	197,998

Included in General administrative expenses are the amounts of £20,491 (2023: £12,543) in respect of Subscriptions and donations, £8,017 (2023: £8,004) for Ministry and Outreach, £1,620 (2023: £5,694) for Insurances and £9,923 (2023: £nil) for admin support services.

5 Support costs

Support cost type	Fundraising Activity	Charitable Activity	Governance Activity	Total costs
	£	£	£	£
Independent examination fees			2,250	2,250
Total	-	-	2,250	2,250

6 Trustees' expenses

	2024	2023
	£	£
Number of Trustees who were paid expenses	4	1
Utilities, repairs and ministry outreach	6,791	553

7 Staff costs

	2024	2023
	£	£
Salaries and wages	39,721	76,745
Social security costs	(813)	4,349
Pension costs (defined contribution scheme)	4,030	1,456
Other employee benefits	2,256	-
	45,194	82,550

Average head count in the year (Charitable activities) 2 3

	£
Minister's stipend	33,015
Tax	(3,395)
NI	(1,622)
Pension	(3,126)
Benefit in kind	(216)
Total	24,656

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

The total amount paid to key management personnel (includes Trustees and senior management) for their services to the charity was £39,805 (2023 - £28,599) which was in accordance to their employment contracts.

8 Defined contribution pension scheme of defined benefit scheme accounted

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The Scheme, previously known as the Baptist Ministers Pension Fund, started in 1925. At the beginning of the financial year, the scheme comprised of a defined benefits scheme which was closed to future accrual on 31 December 2011 and a defined contribution plan which was opened in January 2012. The assets of the Scheme are held separately from those of the Employer and the other participating employers.

For the current financial year, the pension provision for members of the Scheme is being made through the Defined Contribution (DC) Plan. In general, members pay 8% of their Pensionable Income and employers pay 6% of members' Pensionable Income into individual pension accounts, which are operated and managed on behalf of the Pension Trustee by Broadstone Corporate Benefits Ltd. In addition, the employer pays a further 4% of Pensionable Income to cover Death in Service Benefits, administration costs, and an associated insurance policy which provides income protection for Scheme members if they are unable to work due to long-term incapacity. This income protection policy has been insured by the Baptist Union of Great Britain with Aviva Limited. Furthermore, members of the Basic Section pay reduced contributions of 5% of Pensionable Income, and their employers also pay a total of 5%.

In October 2024, the insurance company Just Group completed a buy out of the liabilities of the closed defined benefit scheme. From that date any remaining liability of the participating scheme members to defined benefit scheme ceased and the £1 per month deficit contributions payable by the participating employers which were agreed in the recovery plan approved in August 2022 also ceased from that date. Administration of the closed defined benefit scheme transferred from the pension trustees to Just Group from that date.

The Minister(s) [and some members of the church staff] are eligible to join the Scheme.

All liabilities and expenses of the charity are in respect of 'Charitable Activities' and are financed totally by unrestricted funds. The amount of contributions recognised in the SOFA as an expense is £4,030 (2023 : £1,456) .

9 Debtors	2024	2023
	£	£
Other debtors	<u>4,671</u>	<u>490</u>
10 Creditors: amounts falling due within one year	2024	2023
	£	£
Other creditors	<u>1,550</u>	<u>6,745</u>
11 Creditors: amounts falling due after one year	2024	2023
	£	£
Other creditors	<u>-</u>	<u>8,600</u>
12 Cash at bank and in hand	2024	2023
	£	£
Cash at bank and in hand	<u>250,052</u>	<u>237,678</u>

King's Cross Baptist Church
Notes to the Accounts
for the year ended 31 December 2024

13 Funds of the charity

Funds	1-Jan-24 Balance £	Income/ (expenditure) £	Transfers/ Other reserves £	Surplus/ (deficit) £	31-Dec-24 Balance £
Unrestricted general funds:	223,245		37,272	14,332	274,849
Restricted designated funds:					
	<u>8,247,726</u>		<u>389,911</u>	<u>7,418</u>	<u>8,645,055</u>
	<u>8,470,971</u>	<u>-</u>	<u>427,183</u>	<u>21,750</u>	<u>8,919,904</u>

Funds	1-Jan-23 Balance £	Income/ (expenditure) £	Transfers/ Other reserves £	Surplus/ (deficit) £	31-Dec-23 Balance £
Unrestricted general funds:	196,566			26,679	223,245
Restricted designated funds:					
	<u>7,869,296</u>		<u>378,430</u>	<u>-</u>	<u>8,247,726</u>
	<u>8,065,862</u>	<u>-</u>	<u>378,430</u>	<u>26,679</u>	<u>8,470,971</u>

14 Movements of major funds

Fund names	1-Jan-24 Balance £	Income/ (expenditure) £	Transfers/ Other reserves £	Surplus/ (deficit) £	31-Dec-24 Balance £
Asset Revaluation - Buildings	8,080,623		388,056		8,468,679
Asset Revaluation - Contents	167,525		30,527		198,052
Baptist Pension Fund	(8,600)		8,600		-
Emergency	154,085			6,332	160,417
Building	12,356			439	12,795
Sunday School	155			(155)	-
Clerkenwell	1,400			800	2,200
Mission	964				964
Cornerstone	6,743			(6,743)	-
General	<u>55,720</u>			<u>21,077</u>	<u>76,797</u>
	<u>8,470,971</u>	<u>-</u>	<u>427,183</u>	<u>21,750</u>	<u>8,919,904</u>

15 Related party transactions

Name of Trustee or related party	Relationship to charity	Description of transaction(s)	Amount £	Balance at end of period £
Allan Barbazza	Senior Pastor	Remuneration and expenses	39,143	-
Grace Oyedemi	Treasurer	Expenses	139	-
Luiz Santana	Trustee	Expenses	360	-
Olumayowa Akinloye	Secretary	Ministry outreach expenses	<u>164</u>	<u>-</u>

Suppliers are paid via bank transfer upon completion of work in respect of the year and the submission of an invoice. The Senior Pastor and Trustees are paid via bank transfers through payroll and/or upon receipt of expenses incurred on behalf of the Church.

King's Cross Baptist Church
Statement of Financial Activities
for the year ended 31 December 2024
for the information of the trustees only

	2024 £	2023 £
Incoming resources	179,868	224,677
Resources expended	(158,118)	(197,998)
Net income/(expenditure) before investment gains/(losses)	<u>21,750</u>	<u>26,679</u>

King's Cross Baptist Church
Detailed profit and loss account
for the year ended 31 December 2024

	2024		2023
	Unrestricted/ General £	Restricted £	Total £
Incoming resources			
Offerings	63,497		63,497
Rental income	94,859		94,859
Gift aid	13,578		13,578
Interest received	361	6,773	7,134
Sundry income	-	800	800
	<u>172,295</u>	<u>7,573</u>	<u>179,868</u>
Charitable activities			
Expenditure on:			
Wages and salaries	39,721		39,721
Staff pension	4,030		4,030
French congregation	-		-
Employer's NI	(813)		(813)
Conferences and training	2,256		2,256
	<u>45,194</u>	<u>-</u>	<u>45,194</u>
Premises costs:			
Church light, heat and water	9,207		9,207
Church repairs	32,025		32,025
Manse repairs	5,969		5,969
Cleaning and rubbish collection	16,006		16,006
	<u>63,207</u>	<u>-</u>	<u>63,207</u>
General administrative expenses:			
Admin support	9,923		9,923
Church telephone	474		474
Printing, postage and stationery	1,381		1,381
Office supplies	263		263
Subscriptions and donations	20,491		20,491
Commission paid	5,232		5,232
Bank charges and interest	66		66
Insurances	1,620		1,620
Other preaching expenses	650		650
Youth, Students & Young Adults	486	155	641
Worship	3,722		3,722
Mission	34		34
Hospitality	1,290		1,290
Breathe and Café	365		365
Ministry development	300		300
Womens and mens ministries	1,015		1,015
	<u>47,312</u>	<u>155</u>	<u>47,467</u>

2023

**Total
£**

Incoming resources

Offerings	63,497		63,497	91,102
Rental income	94,859		94,859	103,475
Gift aid	13,578		13,578	19,712
Interest received	361	6,773	7,134	-
Sundry income	-	800	800	10,388
	<u>172,295</u>	<u>7,573</u>	<u>179,868</u>	<u>224,677</u>

Charitable activities

Expenditure on:				
Wages and salaries	39,721		39,721	64,153
Staff pension	4,030		4,030	1,456
French congregation	-		-	12,592
Employer's NI	(813)		(813)	4,349
Conferences and training	2,256		2,256	-
	<u>45,194</u>	<u>-</u>	<u>45,194</u>	<u>82,550</u>
Premises costs:				
Church light, heat and water	9,207		9,207	12,867
Church repairs	32,025		32,025	65,868
Manse repairs	5,969		5,969	-
Cleaning and rubbish collection	16,006		16,006	13,788
	<u>63,207</u>	<u>-</u>	<u>63,207</u>	<u>92,523</u>
General administrative expenses:				
Admin support	9,923		9,923	-
Church telephone	474		474	504
Printing, postage and stationery	1,381		1,381	(4,919)
Office supplies	263		263	224
Subscriptions and donations	20,491		20,491	12,543
Commission paid	5,232		5,232	-
Bank charges and interest	66		66	275
Insurances	1,620		1,620	5,694
Other preaching expenses	650		650	300
Youth, Students & Young Adults	486	155	641	658
Worship	3,722		3,722	4,230
Mission	34		34	533
Hospitality	1,290		1,290	984
Breathe and Café	365		365	140
Ministry development	300		300	782
Womens and mens ministries	1,015		1,015	377
	<u>47,312</u>	<u>155</u>	<u>47,467</u>	<u>22,325</u>

King's Cross Baptist Church
Detailed profit and loss account
for the year ended 31 December 2024

			2024	2023
	Unrestricted/ General £	Restricted £	Total £	Total £
Legal and professional costs:				
Independent examination fees	2,250		2,250	600
	2,250	-	2,250	600
	157,963	155	158,118	197,998

THE KING'S CROSS BAPTIST CHURCH

England & Wales - Charity number 1155614

Accounts

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Charity Commission Annual Return 2023

Print

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THE KING'S CROSS BAPTIST CHURCH
Charity registration number: 1155614

Most of the information you give in this form will become publicly available on the Register of Charities.
Any field that the Charity Commission will not display will be clearly marked.

This document is a record of the information provided in the Annual Return 2023.

PART A - Charity information

Financial period

Financial period start date

01/01/2023

Financial period end date

31/12/2023

Income and spending

Income £

£ 224,677

Spending £

£ 191,254

Number of contracts from government

How many contracts (other than grant agreements) did your charity receive from central government or a local authority during the financial period for this return?

0

Number of grants from government

How many grants did your charity receive from central government or a local authority during the financial period for this return?

0

Income breakdown

Donations and legacies (excluding Endowments Received)

£ 0

Charitable activities

£ 0

Other trading activities

£ 0

Investments

£ 0

Other

£ 224,677

Corporate donations

What was the value of your charity’s single highest value donation received from a corporate donor during the financial period of this return?

£ 0

Donations from individuals

What was the value of your charity’s single highest value donation received from an individual during the financial period of this return?

£ 0

Donations from related parties

What was the value of your charity’s single highest value donation received from a related party during the financial period of this return?

£ 0

Grantmaking

Is grant making the main way your charity carries out its purposes?

No

Recipients of grants

Please round all figures to the nearest pound (do not enter decimal points or commas).

Individuals

£ 0

Other charities

£ 0

Other organisations that are not charities

£ 0

Trustee payments

Excluding out of pocket expenses, for what were any of the trustees paid during the financial period for this return?

☒ e. None of the trustees have been paid

Did any of the trustees resign and take up employment with your charity in the financial period of this return?

No

Income from outside the UK

Did your charity receive income from outside of the United Kingdom in the financial period of this return?

No

Delivering activities outside the United Kingdom

Did your charity deliver charitable activities outside of the United Kingdom in the financial period of this return?

No

Spending outside England & Wales

Did your charity spend funds outside of the United Kingdom in the financial period of this return?

No

Total Spending outside England & Wales

£

Trading subsidiaries

Does the charity have any trading subsidiaries?

No

Charity contact details correct

Is the contact address displayed from the Register of Charities, correct?

Yes

Charity headquarters details correct

Is this the same address that you use as your charity's administrative headquarters?

Yes

Charity contact address

Address Line 1

The Kings Cross Baptist Church

Address Line 2

Vernon Square

Address Line 3

LONDON

Address Line 4

Address Line 5

Postcode

WC1X 9EW

Country

Charity Headquarters address

Address Line 1

The Kings Cross Baptist Church

Address Line 2

Vernon Square

Address Line 3

LONDON

Address Line 4

Address Line 5

Postcode

WC1X 9EW

Country

Property

Were any of your charity's properties held by holding or custodian trustees on behalf of your charity (excluding the Official Custodian) during the financial period for this return?

No

Membership type

Is the charity part of a wider group structure with a parent body and subsidiary bodies?

no, the charity is not part of a wider group structure

Employment contract types

People were permanently employed by your charity

3

People were on fixed-terms contracts with your charity

0

Self-employed people were working for your charity

1

Total overseas employees

How many of the people above work on behalf of your charity outside of the United Kingdom?

0

Total employee payroll

What was the total amount spent on employee payroll during the financial period relating to this return?

£ 75,805

Employees' salaries

Did any of your charity's employees receive total employment benefits of £60,000 or more in the financial period of this annual return?

No

Governance policies

Internal charity financial controls policy and procedures

Yes

Safeguarding policy and procedures

Yes

Financial reserves policy and procedures

Yes

Complaints policy and procedures

Yes

Serious incident reporting policy and procedures

Yes

Internal risk management policy and procedures

No

Trustee expenses policy and procedures

Yes

Trustee conflicts of interest policy and procedures

Yes

Investing charity funds policy and procedures

No

Campaigns and political activity policy and procedures

Not applicable

Bullying and harassment policy and procedures

Yes

Social media policy and procedures

Yes

Engaging external speakers at charity events policy and procedures

No

Safeguarding

Has your charity provided services to children and/or adults at risk in the financial period of the return?

Yes

a. All required standard DBS checks have been obtained

Yes

b. All required enhanced DBS checks have been obtained

Yes

c. All required enhanced with Barred List(s) DBS checks have been obtained

Yes

d. DBS checks are not required other than Basic DBS checks

No

Serious Incidents

Has your charity reported all Serious Incidents (including any historical incidents) that the charity became aware of during the financial period of this return?

There were no incidents to report

External risk and impact

Donations

Unknown/No Change/Not Applicable

Other income - grants

Unknown/No Change/Not Applicable

Other income - contracts

Unknown/No Change/Not Applicable

Other income - investment

Unknown/No Change/Not Applicable

Expenditure on charitable activities

Unknown/No Change/Not Applicable

Expenditure on overheads

Unknown/No Change/Not Applicable

Number of volunteers

Negative

Number of employees

Negative

Number of trustees

Negative

Fundraising activities

Unknown/No Change/Not Applicable

Capacity to deliver services

Negative

Total service demand

Negative

Excluding trustees, provide an estimate of the number of volunteers who carried out charitable activities on behalf of your charity in the United Kingdom during the financial period of this return?

50

Privacy statement

Any information you give us will be held securely and processed only in accordance with the rule on data protection. We will not disclose your personal details to anyone unconnected to the Charity Commission unless:

- you have consented to their release; or
- we are legally obliged to disclose them; or
- we regard disclosure as either (a) necessary so that we can properly carry out our statutory functions or (b) necessary in the public interest.

We may share and disclose information about you with relevant public authorities, regulatory bodies and agencies, outside the Charity Commission but only if:

- we can lawfully do so; and
- we decide that disclosure is necessary for national security, crime detection, prevention, and law enforcement, or other issues in the public interest

Information we collect about you

We will use this information:

To enable us to carry out our statutory functions and duties;

This will include the following actions:

- (a) update, consolidate, and improve the accuracy of our records;
- (b) undertake crime detection and prevention and law enforcement and assist the third parties specified above to investigate or prevent crime and carry out law enforcement;
- (c) data analysis, testing, research, statistical and survey purposes

Information we receive from other sources.

Information we receive from other sources

We may combine this information with information you give to us and information we collect about you.

We may use this information and the combined information for the purposes set out above (depending on the types of information we receive).

We will ensure that any such disclosure and use is proportionate; considers your right to respect for your private life; and is done fairly and lawfully in accordance with the data protection principles of the Data Protection Act.

The Data Protection Act 1998 regulates the use of 'personal data', which is essentially any information, however stored, about identifiable living individuals.

As a 'data controller' under the Act, the Charity Commission must comply with it. Any changes we may make to our privacy statement in the future will be set out in the replacement version of this form.

Please check back frequently to see any updates or changes to our privacy policy.

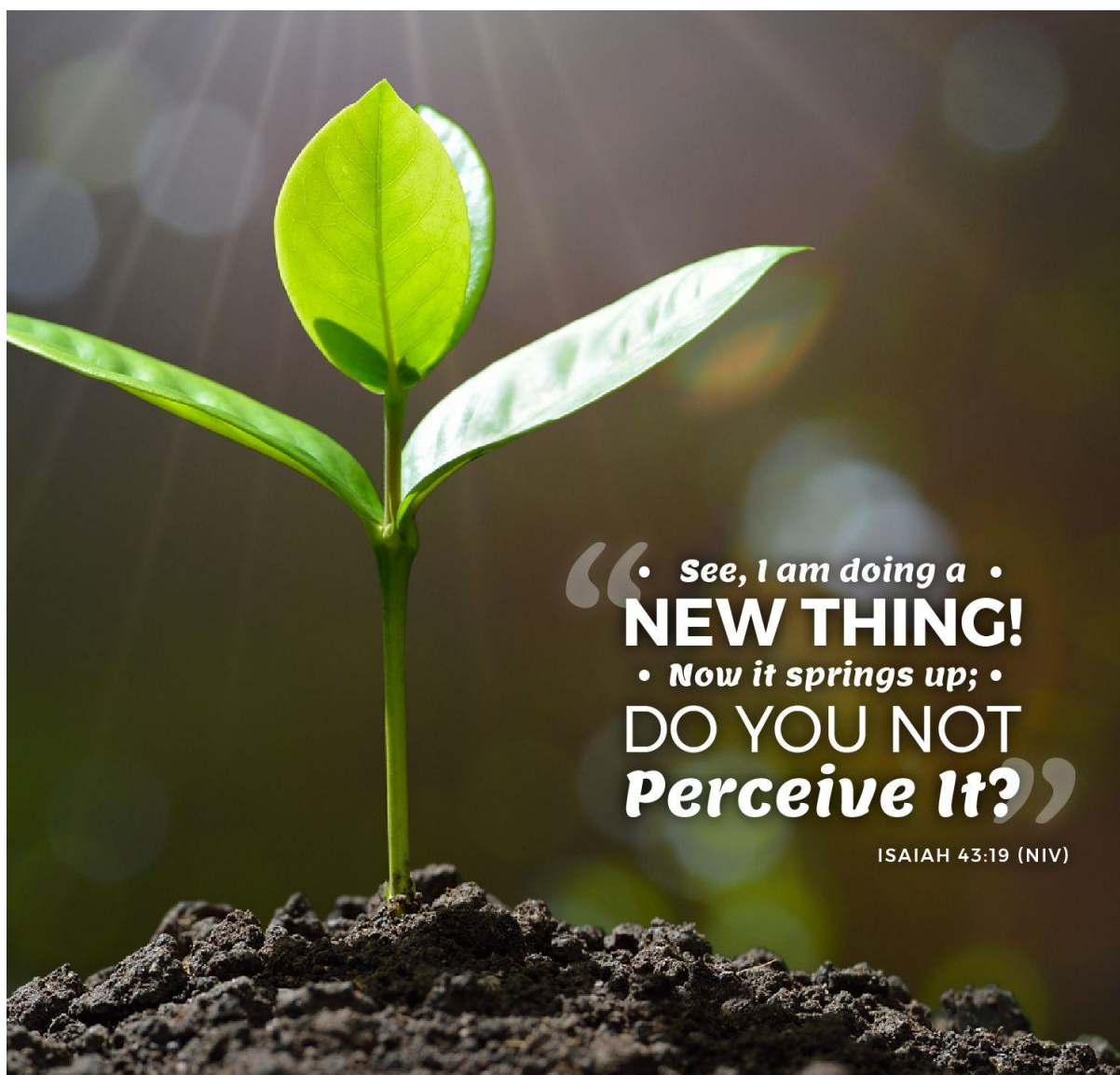
Declaration

This annual return has not been submitted and no Declaration has been made

THE KING'S CROSS BAPTIST CHURCH

England & Wales - Charity number 1155614

Accounts



ANNUAL REPORT

2022

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Annual Report for the Year to 31 Dec 2022

The Trustees are pleased to present their report together with the independently examined financial statements for the charity for the year ended 31 December 2022.

The financial statements comply with current statutory requirements, the Statement of Recommended Practice - Accounting and Reporting for Charities (Revised 2005).

The KCBC Trustees would also like to acknowledge and thank Ashley Anderton who gave permission for use of her artwork in this Annual Report.

Reference and Administrative details of the Charity, Trustees and Advisors

Charity status

The King's Cross Baptist Church at Vernon Square, London, WC1X 9EP was registered as a charity by the Charities Commission on 4 February 2014 with Charity Number 1155614 following application on 13 December 2013.

Trustees

The Church is administered by the Trustees who act as the governance group of the Church. They are fully responsible as Charity Trustees under law but hold themselves accountable to Church members. The Trustees are as follows:

Chair	Ms Elizabeth Boultonbee (<i>appointed 1 October 2021</i>)
Secretary	Ms Elizabeth Boultonbee (<i>appointed 26 June 2022</i>)
Treasurer	Ms Elizabeth Boultonbee (<i>re-elected 26 June 2022</i>)
Other Trustees	Rev Allan Barbazza (<i>appointed 8 December 2021</i>)
	Mr Daniel Coelho da Silva (<i>re-elected 20 March 2021</i>)
	Mr Amos Dzumbira (<i>re-elected 20 March 2021</i>)
	Ms Kadi Mbakadi (<i>appointed 8 December 2021</i>)
	Ms Eunice Obianagha (<i>appointed 26 June 2022</i>)

Principal advisors

Bankers	Bank of Scotland, 33 Old Broad Street, London BX2 1LB
Independent Examiner	Rev Brian Wightwick, 6 Glynde Avenue, Eastbourne, BN22 9QE

Structure, Governance and Management

Governing document

The Charity's governing document is the Constitution, which was adopted on 11 May 2013, amended on 20 March 2021 and sets out the objects of the Charity.

Recruitment and training of Trustees

The Charity Trustees are defined by the Charities Act 2011 as the group of people who have the general control and management of the administration of the charity. The Trustees are all Church Members who show the reality of their faith by the consistency of their Christian character and by their belief in the Lord Jesus Christ.

The Trustees include three Church Officers – The Senior Pastor, Church Secretary & Honorary Treasurer, although, at the moment the Senior Pastor role is vacant and some of those functions are fulfilled by Pastor Allan Barbazza.

Elections of Trustees can take place by ballot at any Church Members Meeting. Nominees must secure a vote of at least 66% of those present and eligible to vote and serve a term of three years. The Trustees have training made available to them during their terms of office.

Organisation structure

Early in 2016 the Church Members agreed to a transition to a new governance and leadership structure as follows:

Trustees are responsible for the governance of the Church and the fulfilment of the Purpose through its activities acting according to the will of God as discerned by the Church Members' and for ensuring that the Church complies with Charity law and that the Charity is well run.

Core Leadership consists of all the paid employees of the Charity, the Church Secretary and Treasurer and elected representatives from the congregation. The Core Leadership has the responsibility of setting the spiritual direction of the Church across the five strategic purposes of Membership, Maturity, Ministry, Mission and Magnification.

Ministry Coordinators include the Core Leaders and the elected Ministry Coordinators who have the responsibility for a particular area of ministry. For example, teens, prayer, students, young adults, hospitality, welcome team.

The Church is governed and regulated by its own members and all aspects of the work of the Church are subject to the approval of the Church Meeting which is normally held every three months.

Baptist Union of Great Britain and London Baptist Association

The Church is part of the wider Baptist family and is therefore a member church of the London Baptist Association (LBA) and also of the national body, The Baptist Union of Great Britain (BUGB). Both organisations are registered charities. The Church pays an annual subscription to BUGB based on its membership numbers and also makes a donation to BUGB Home Mission for the Baptist family in the UK. Please see Note 3 of the Financial Accounts.

Custodian trustee

The London Baptist Property Board holds the title deeds of the Church building and associated buildings situated at Vernon Square, London, WC1X 9EP

Risk management

The Trustees have implemented a process of ensuring that risk assessments are completed, especially for activities that involve children and young adults and activities outside of the Church.

The Trustees updated the Safeguarding policy and procedures in February 2022.

Objects of the Charity

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and or other parts of the world.

Charity's aims

As a member of the Baptist Union the Church subscribes to the Union's Declaration of Principle. The basis of this Union is:

That our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures, and that each church has liberty, under the guidance of the Holy Spirit, to interpret and administer His laws.

That Christian Baptism is the immersion in water into the name of the Father, the Son and Holy Spirit, of those who have professed repentance towards God and faith in our Lord Jesus Christ who 'died for our sins according to the Scriptures; was buried and rose again on the third day'.

That it is the duty of every disciple to bear personal witness to the gospel of Jesus Christ, and to take part in the evangelisation of the world."

The King's Cross Baptist Church seeks to be an active Christian community / fellowship bringing Christian witness and care to the area of King's Cross. The Church acknowledges its Christian responsibilities beyond the local community and seeks to engage in both national and international situations.

Charities main objectives for the year

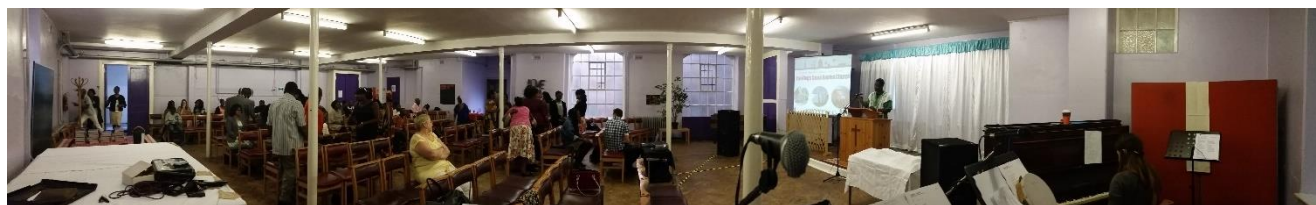
The Church continued to offer public worship in English at 11am on Sunday morning followed by a service in French at 1.30pm and a worship and prayer service on Thursday evenings. These services are offered on-line and in person in the church building.

The Church premises are situated just a short distance from King's Cross & St Pancras stations which makes the use of our premises attractive for a wide range of organisations and other charities and local community groups.

Charity's strategies

The Church Members continue to adopt the following five strategic purposes:

1. **Membership** – to bring people within the Church community into membership by baptising believers and providing classes to explain the benefits of membership and the commitment required
2. **Maturity** - to develop programmes to promote Christian knowledge, through activities enhancing greater understanding of the Christian faith and life as well as the church's purpose, the Baptist denomination regionally and nationally and its links to wider Christian activity.
3. **Ministry** – to help members develop their gifts and to use their gifts in the life of the church.
4. **Mission** - to actively encourage, promote and participate in activities to serve the needs of others both locally, nationally and internationally through such groups as the Baptist Missionary Society, World Mission and other Christian charities.
5. **Magnification** - to provide appropriate spaces for worship to God, and the building of fellowship with, and pastoral support for, one another as a community, reviewing these activities on a regular basis.



2022 Church Members Meetings & Membership

Church Members Meetings took place on 26 June and 11 December 2022. The Annual Report and Accounts for 2021 were received and approved at the AGM and Members Meeting held on 11 December 2022.

Church membership stands at 105 as of the end of 2022 (102 at the end of 2021) with 6 new members added during the year and 2 resignations and 1 removal on the death of our beloved Pastor, Steve Latham.

There were 6 baptisms in 2022 and there were 2 dedications.



"I will pursue your commands, for you
expand my understanding. "

Psalms 119:32

Agha 2022

Trustee's Report 2022

2022 was a challenging year in many ways. The year started with uncertainty as we watched cancer take hold of our Senior Pastor, Steve Latham, before the Lord took him home on 31st March. That brought us to a place of grief and waiting on the Lord. We set up a room in the church for those that wanted to pray, mourn and reflect, thanking God for the ministry of Pastor Steve whilst he was with us.

God carried us through and turned our mourning into dancing (Psalm 30:11). A greater sense of God's presence grew throughout the year through a new depth in worship, God's word being preached and people being encouraged to participate in God's mission wherever they are placed.

One of the sermon series of 2022 was on the book of Ecclesiastes. This helped us as a church to reflect on the brevity of our lives on earth as well as God's goodness and kindness for an everlasting future with Him.

A Steiger Mission team joined us in October running outreach in King's Cross and different parts of the city. The team provided training in evangelism to KCBC members and those from other churches twice a week. We have seen God move through them in the services at KCBC as well as on the streets talking to people.

In October we held the first ever live worship recording at KCBC capturing songs written by our Pastor, Allan Barbazza, and from other members including the song 'Faithful'. The videos and songs will be released in 2023 and more plans for songwriting and recording are to come!

Our Mission Sunday was celebrated by two baptisms and a great encouraging message from Alex Garcia, a missionary from IMB.

We were blessed to be able to host and partner with our friends from Peaceful Borders to support asylum seekers and refugees based in the area. We were able to provide them with free rentals thanks to the contribution of funds from Clerkenwell Charities. We were also able to support other Christian groups such as True Freedom Trust with access to a safe place.

We would like to extend our appreciation to our leaders, staff, volunteers, and givers who worked tirelessly to ensure that we fulfil our vision of serving others with the love of Christ.

Despite the challenging year, by God's grace, we have managed to come together as a community of Jesus and following reports from the various ministries attest to our Godly and charitable purposes.

Breathe

Pastor Allan Barbazza and Rochelle Etienne

Our evening church service continues to go from strength to strength. Our focus during 2022 was on worship, biblical reflection and apologetics. This consisted of worship led by various congregation members, encouraging them in their different gifts, such as worship and teaching.

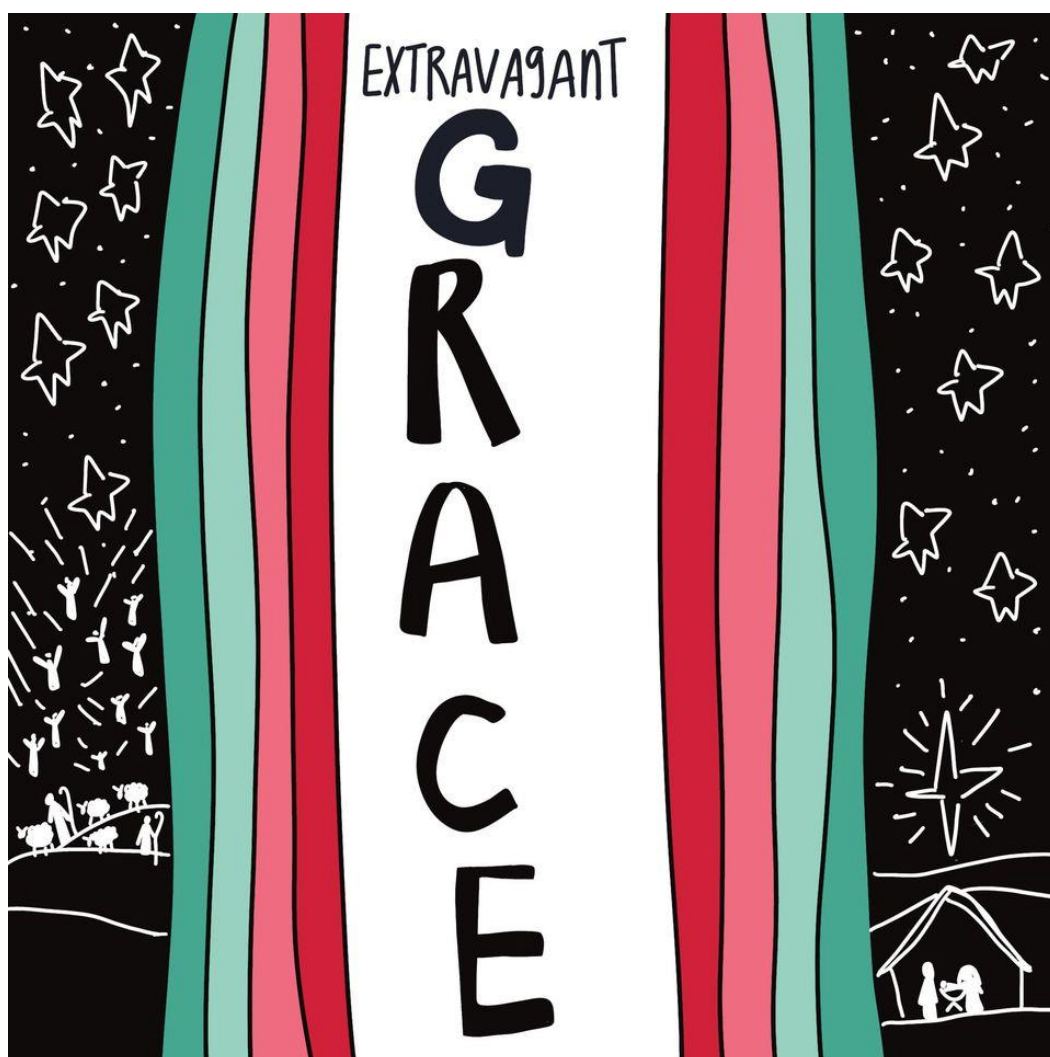
The apologetics events were led by the church leadership touching on a plethora of questions such as "God is Love vs Love is God." The apologetics events were advertised around Islington via leaflets and social media.

At the end of the year, Breathe became focused more on outreach and equipping our members for street evangelism. We developed two events called Breathe-out and Breathe-in on alternate Thursdays. Breathe-in is a time of worship and prayer, biblical reflections and testimonies, and our Breathe-out events are outward looking and consist of going out onto the streets of our local community and evangelising.

The church members have been highly proactive and encouraged in their faith. They are more on fire than ever before and hungry to see the Gospel proclaimed and people coming to a saving knowledge of Jesus Christ.

Future Plans

Our plans for the future are to continue as we are going with the addition of regular Alpha courses and Friday non-religious Bible studies for those who are interested in learning more about the Christian faith. It is our desire at KCBC to see many come to Jesus and Breathe be used as a means.



French Speaking Service

Pastor Patience Mbakadi

The year 2022 has seen the French speaking congregation return to some normalcy after the lifting of most restrictions from the COVID 19 pandemic and upon reviewing the departments post COVID and social distancing restrictions, we were able to reinstate activities that we previously put on hold:

Refreshment / Catering Team

The team now offer small refreshments after the service and are also responsible for catering should our congregation hold a small event, e.g. a birthday or graduation for one of our members.

Media Team

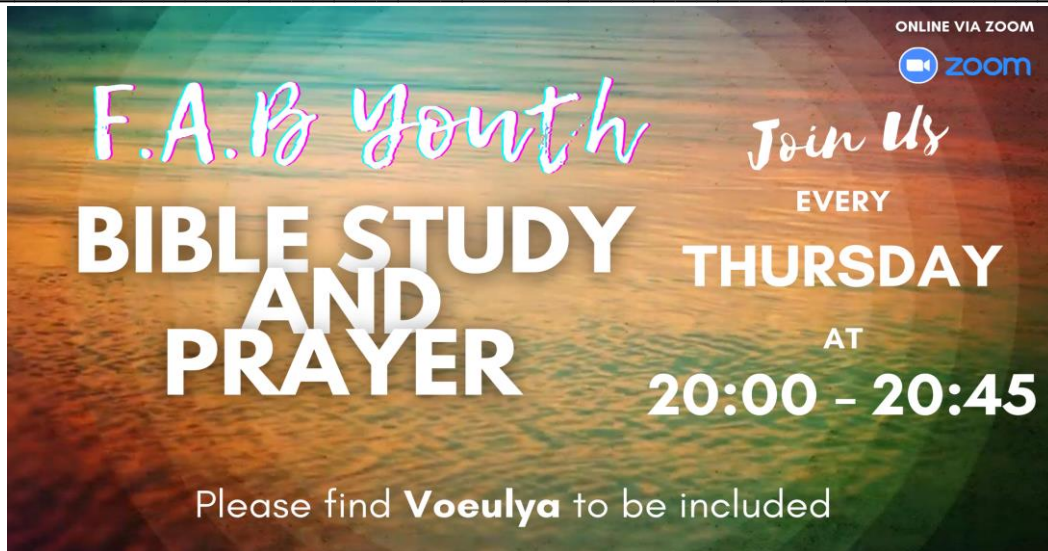
The head of media in our congregation relocated for work for the first half of 2022, leaving 5 of the youth in charge of the technical side of the service. Their training was extremely successful as each member can operate the media desk by themselves. The equipment was also upgraded to allow for more efficient live streaming. The service now uses two cameras to stream, allowing more visual variety for our online viewers. The media team continue to look for new ways to improve the quality of the technical side of the service.

Youth Group - Favoured and Blessed

The youth had an emphasis on unity this year, encouraging the young people to feel empowered to make decisions in their spiritual lives and coming up with new ways to do it together. The youth decided that it was easier for them to gather on Thursdays from 8-8:45pm. The group also have made an effort to gather together outside of the church, engaging in activities that will allow them to bond. They aim to go on some kind of group outing/activity every year in the summer.

They also continue to invite youth from outside of KCBC to join their online prayers on Thursdays via Zoom. The three leaders of the youth, wanting to set an example of regular prayer (according to Matthew 17:21), have also arranged their own smaller prayer schedule in which they gather to pray for the youth every Wednesday for the first 3 weeks of the month, and on the 4th week they prayer together every day. They are pleased to report the progress and enthusiasm in the rest of the youth to pursue a relationship with God and grow over time.

The leaders have also made note of the young members' interests and aspirations, so that the older youth may be able to send them training sessions and job/work experience opportunities in those fields, so as to help the youth in more areas of their lives rather than just spiritually.



Deborah Ministry

Based on Judges 4-5, the ministry dedicated to women, mainly praying and outreaching among single-parent families and young mothers to build strong women of God and stable families. Following the success of "Table de sagesse" (table of wisdom), a monthly Q&A session launches in 2021 where the women could gather to speak on social matters that link to Christianity, the women made a point to still gather together monthly in prayer sessions held every first Saturday of the month via Zoom. They also held various prayer sessions throughout the year to encourage unity in prayer.



Intercession Team

The intercession team (of 5 members) continue to prayer Monday - Friday from 5-6am. These prayers mostly consist of interceding for the rest of the members who bring their prayer requests on the members of that team.

WEEKLY ACTIVITIES

General group prayers involving the rest of the church continue to be held every Wednesday from 9-10 PM using the EE Group Call conference service.

Bible Study is every Friday on Zoom, beginning at 9 PM and lasting for around two hours. We have held many different teachings throughout the year which has gained a lot of interest from people in and outside of our church. In January, the bible study series was named "School of Wisdom", in May it was "Who Are You?", and in September it was "The Beloved of God".



EVENTS & EVANGELISM

During the year 2022, we welcomed 10 new members/families to our congregation.

Zoom, being an online platform that anyone can join using a link, has been a great help in terms of evangelism. Members of the church have dedicated themselves to sharing the Zoom link with the meeting ID to their contacts every Friday.

Strategies for Evangelism

We encourage members to share our sermons to their Facebook pages, as Facebook makes it easy for contacts to access our members' pages. Sharing our zoom meetings using PDF leaflets via WhatsApp also allows easier access to our Friday gatherings.

Events

As well as having many topics of bible study during the year, we also held corporate prayer and fasting sessions for our members throughout the year where we would gather in the church building. We made leaflets to fast on the 3rd June, most of July, the 28th October, 25th November. To crossover into the new year, we held a service on New Year's Eve on from 10 PM, allowing the members to gather together to celebrate and leave the new year in God's hands in prayer. The emphasis and focus on cooperate/group prayer this year has in turn increased attendance on our Wednesday prayers and Friday bible study.



OVERVIEW AND FUTURE PLANS

By God's grace, these are the goals for 2023:

- **Emphasis on Prayer and Fasting**
We hope to encourage more members to regularly practise this and hopefully see the youth implement their own fasting schedule, at least once a week. We also hope to reduce time taken by the choir or preachers to allow members to have at least 15 minutes of prayer time during the Sunday services to better empower old and new members alike to feel more confident in prayer.
- **Nursery**
As the church grows, so do the amount of infants and children who tend to cause distractions during the service. We hope to assign a full-time nursery supervisor or Sunday school teacher to care for them so that they too can have a Godly experience every Sunday, in their own way.
- **Deeper Teachings for Youth**
As the youth grow, so does their taste for the Word of God. The leaders are looking to introduce more abstract teachings for the youth to better aid them in making scriptural connections in their private bible studies.
- **Training New People in Ministry**
We plan to introduce more training sessions for all of our departments, as well as encouraging different members (mostly from the leadership/intercession team) to preach the word on Sundays and lead prayers in the week in the event that senior Leadership isn't available. We hope to help our members to discover their different callings in relation to ministry.
- **Choir**
At the moment we do not have enough singers or instrument players to form a proper choir so we plan to gather some of the youth to begin rehearsals every Friday evening to reintroduce live music back into our services.
- **Testimonies**
We also want to dedicate a specific time during the Sunday service for testimonies for the members.

Hospitality Team

Grace Oyedemi

2022 has been a quiet year following the relaxation of COVID rules.

The team have been able to serve within other ministries in the church as well as organise several events.

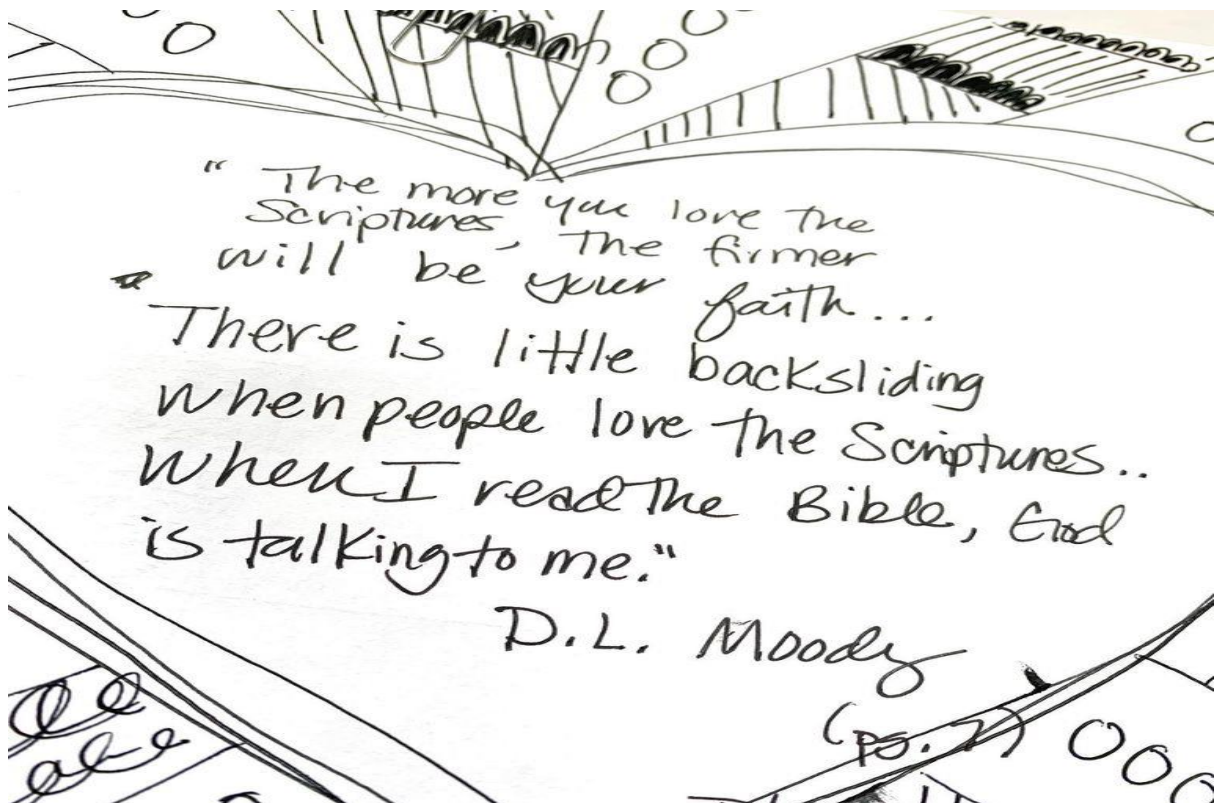
The first event in 2022 was the celebration of life for our dear late Pastor Steve Latham. He is greatly miss by all the team as he was a great help to the team as a whole.

The team was able to serve our first tea and coffee after the English services on the first Sunday in September 2022 and also able to serve on two bring and share meals. One after the church Harvest service in October and the other in December 2022 after the Christmas carol service.

Future plans

- Refreshments served before the main service as a welcome to visitors and those that arrive while the worship and tech team are still setting up
- To facilitate more bring and share meals

Many thanks to all the team members and to our new team members Bruno and Janes.



Life Groups

Mayowa Akinloye

The purpose of Life groups at KCBC is to enable people to develop deeper intimacy with God, experience real community with fellow believers and increase their influence and witness with unbelievers. At KCBC our life groups are small groups of believers who meet weekly or bi-weekly, online or in person; for fellowship, food, Bible study and prayer in an effort to grow closer to God and one another.

Life groups follow the format known as 'The 4WS' Welcome, Worship, Word and Witness. It is not intended to be a rigid structure but a simple vehicle which is intended to easily and quite naturally allow the group to participate in the vital aspects of our Christian life and service. It also means that a great number of people can lead a group and in turn facilitate their own life groups!

Life groups in 2022 have continued to flourish. Life group leaders have reported consistent attendance, spiritual growth, a hunger for the word and baptisms! There are a total of 9 life groups running a mix of online and in person. Whilst online is convenient there has been a strong desire for people to meet in person either in homes or in the church. However, a challenge for this is a lack of leaders for new groups and proximity.

During the earlier part of 2022, life group leaders were either following Sunday sermons or using their own material. From September 2022 there has been a much more joined up approach to materials. This is to ensure accountability and spiritual direction. Studies included:

Vision, Magnification, Maturity & Mission

The Names of God

Advent

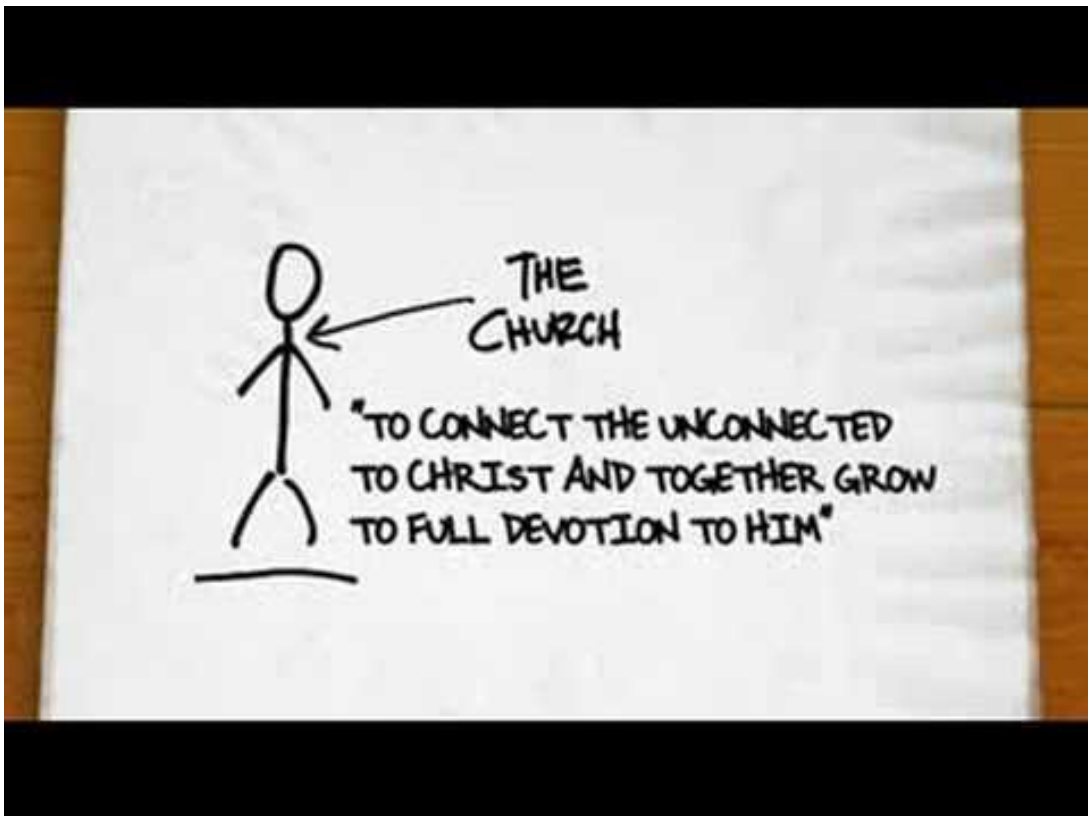
Be Still- 24/7 prayer

Foundations

I am grateful to the Life Group Leaders; Barbette, Nicky, Stella, Amos, Duke, Luciana, Rochelle and Uncle Sam for their love and commitment to the spiritual growth of others as well as their pastoral care of others. We meet regularly to feedback, plan and pray for one another.

2023 plan

- Continue to support the spiritual growth of those in life groups
- More opportunities for life groups to be missional
- Encourage more believers to attend life groups
- In person social fellowships
- Develop and build on life group resources (books, study guides, videos)



Media & Communications

Amos Dzumbira

Overview

The Media and Communications Ministry is responsible for amplifying the voice of The King's Cross Baptist Church to the local community, London and the World. This is done through several means including the website, social media and email newsletter. 2022 was a difficult year for the whole church because of the loss of our Senior Pastor. Efforts were made by the leadership to prioritise the grieving process and the running of the church. This resulted in less focus on some aspects of media as detailed in the sections below.

Range of Activities Undertaken

Website (www.kcbc.org.uk)

The KCBC website was up and running throughout 2022, and the design is still current. There has been no update to the website after the passing of Pastor Steve Latham. Some elements that were put in place during the Covid pandemic also need to be updated or removed. As there has not been any blog posts written since Pastor Steve's passing, attention has moved slightly away from the website and more to social media efforts.

Social Media

(T: @KCBCLondon, F: @kingscrossbaptist, I: @kcbclondon, YT: @kcbchurch)

Instagram has continued to be the main social media platform used by KCBC. The handle has been updated from @kcbclondon to @kcbchurch. The logo was also modified to keep it fresh. Facebook is the second most used platform by the church followed by YouTube. YouTube has become vital for streaming services every Sunday morning and occasionally on Thursdays for the Breathe service. Twitter needs to be utilised a bit more and some focus needs to be put towards TikTok if we are to realise the full Media vision.

Newsletter

The email newsletter was restarted in the summer after Pastor Steve's passing. Assistant Pastor Allan took over writing and sending it out on a weekly basis. It is being sent to current members and attendees in accordance with UKGDPR. It is being sent straight from his email account temporarily so there is no figures on open rates or subscriber growth being tracked.

Meetings

Google Meet is the official platform used for meetings by the church. This is part of the church's Google Suite subscription. All official church meetings are held on this platform. Zoom is also used on an informal basis, usually for Life Group meetings. Subscriptions to Zoom have been made on an individual basis.

Podcast

The KCBC SoundCloud account, soundcloud.com/kcbc-london, is still active. Sunday sermons were uploaded to it, and more recent ones need to be put up. There has been 6-10 plays every month without any promotion. When the website is updated, this will also be promoted and an increase in the number of plays is expected. SoundCloud is set up so all recordings that go up are also available as podcasts on Spotify and iTunes. Spotify has 15 followers and had 165 unique listeners in 2022.

Other

KCBC has a Google Suite account allowing us to use emails with the same domain as our website, that is name@kcbc.org.uk. Only church staff, trustees and a few other leaders have use of this at the moment.

Staffing and Recruitment

Amos Dzumbira has continued to provide a level of overall coordination and oversight on all aspects of the Media and Communication Ministry at KCBC. Some volunteers have taken on different aspects of the media efforts, such as Instagram and YouTube. Work has been done on an 'as needed' basis but a higher degree of coordination is planned moving forward.

Vision

The overall vision continues to be:

To bring the KCBC message of "Having life to the full" in Christ to all corners of the world by making all publicity (live, print or web) coherent and uniform, in line with the church's overall branding.

The goals for the 2023 (dependent on volunteers) are:

- To have 1000 followers on Instagram and Facebook (currently 498 and 630 respectively).
- To have regular, engaging posts on Instagram and Facebook.
- To have 500 subscribers on YouTube (currently 190).
- To develop a strategy for Twitter.
- To explore the utilisation of TikTok – the fastest growing platform online.
- To update the website content and to keep it relevant.
- To track and improve Newsletter metrics.
- To grow the use of church emails for all church business.
- To keep on top on top of all regulations (esp. GDPR)
- To work with all ministries to improve media efforts.



Mission (overseas)

Funmbi Adeagbo.

Vivian

Continues her outreach work in Manchester working with local women in a predominantly Muslim community. She has been down to London on a few occasions this year to visit the KCBC family as we are always close to heart.

Uganda

Caroline Bell returned to the UK over Christmas to spend time with family. She was taking a short break to refocus. She sends her regards and sent a small token in January. Please keep her and her family in your prayers as she was also due to visit in January but unfortunately unable to attend.

Prayer Ministry

Liz Akinloye



The intercessory prayer group meet every Monday morning via zoom from 7 to 7.45 am. They prayer fir the following areas:

- Seeking God's intervention over key issues of KCBC
- Local communities, schools, churches and members of KCBC
- More opportunities during the Sunday service for individuals to be prayed for

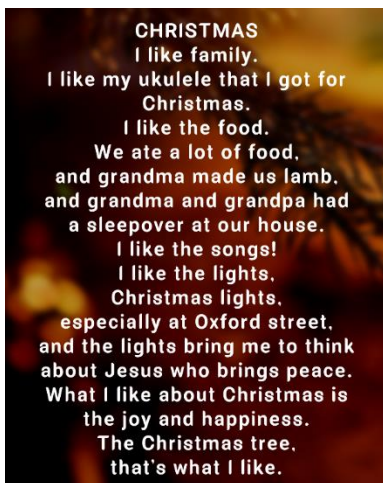
During the week of Prayer and Fasting there was a gathering every evening over this period in 2022.

Goals for 2023.

- Prayer training session
- Provision of a quiet prayer area/room.
- Leaders prayer day.
- Three sessions of fasting and praying week within the year.
- Prayer link with other local churches.



Temitayo Olugbade



From the lips of children, God has called out His praise! Amen. It was a challenging year with very low attendance (range of 0 to 7, median=2 for days with children number > 0) and also less volunteer time available. However, God sent both children and helpers all through (37 Sundays). We got two additional volunteers, Aunt Stella and Aunt Tina, who both contributed beyond just the period of any Sunday School lesson: they prepared lessons and hand-made craft materials during the week. We are further indebted to ad hoc volunteers who made themselves available impromptu whenever asked to assist on a Sunday (including but not limited to Jonathan, Luciana, Aunt Mami, Aunt Vivian). One less major challenge of the year that I should additionally highlight was the difficulty faced with setting up a dedicated audio-visual system for Sunday School. While the mobile TV previously used in the main services was allocated to it, there were several factors that undermined its availability in practice, such as seemingly trivial issues like it being moved out of the room used for Sunday School (possibly by renters) during the week.

Most of the year, we focused on learning about God and His relationship with humans through the stories of Genesis. We spent the last quarter reading and studying the parables of Jesus. As usual, our lessons were very interactive and enabled the children to explore knowledge of God through several different media. Importantly, we created space for children to reflect and ask hard questions. Some of the thoughts from the children that I noted include: "Why does God sometimes take a long time in

keeping His promise?", "the only things we have to give God are things that He gave to us in the first place!". These helped us (both children and adults, I should say) further reflect more deeply. We had good fun too. The poem above that the children created together (with minor input from the adults) is one of my favourite examples. Another is the painting above from Easter where we had a large turnout of children (7 children) and had a lovely egg hunt. Some of you might have seen these pictures in the weekly(-ish) church newsletters where we shared Sunday School news.

The year ended with a goodbye from me due to changed circumstances. Although the future of Sunday School has looked uncertain for most of the year, we must believe that it is firmly established in God's hand and that our God of perfect timing has a good plan for it. The year itself is a witness to that truth. To conclude, some prayerful reflection has led to me to the thought that to move forward with the Sunday School and make it sustainable, it is necessary to balance time for the children to learn about God in a way appropriate for their ages with time for the adult volunteers to themselves get nourished at God's table. (I am reminded of dear Martha, Mary's sister, who was too busy serving). One possible direction to enable this could be restructuring such that Sunday School becomes a once/twice-a-month programme, at least for this time where both children and volunteer numbers are minimal. A meeting with parents and volunteers could be valuable in developing the most suitable arrangement.

Technical Team

Renato Delaqua and Pastor Allan Barbazza

2022 was a great year for the tech ministry. We met monthly with the Worship team for team building and new developments across Audio Visuals. Renato brought new systems for integration between AV and worship leaders through the Planning App by Worship Tools. That allowed us to plan services better and to organise songs and orders of service more effectively.

The team grew in numbers and in expertise, thanks to all volunteers who are so dedicated to make things run smoothly during our services. Thank you all!

We had a massive upgrade in our sound system with a new mixing desk, in-ear monitoring and better functionalities for our services and events in the room as well as online.

We're now operation with two cameras for the live stream, with a dedicated monitor and camera switch.

Renato has blessed us massively with his hard work and service, and by the end of the 2022 he stepped down from his activities in order to focus on a new season he's entering to with family.

Future plans:

One of the things we need upgrading is our live stream. Sound needs to be mixed separately from the main PA and we will look into finding solutions for that and training new people for this specific role. Video is looking fine but can be improved by changing one of the cameras to match up with our main one, as well as adding a third camera for details on musicians and participants.

We're looking into meeting monthly alongside the worship team for more practices, training and fellowship.

Worship

Pastor Allan Barbazza

The Worship team has grown in fellowship with one another beyond Sundays. Almost every month we had a meeting for prayer, food and learning alongside the tech team. We believe that when we become friends, we serve better together.

We've seen a great depth of freedom in God's presence throughout the year of 2022 and we believe this is a work of the Spirit of God that we can't manufacture. However, we believe that when we grow in our spiritual life and devotion to Jesus, we prepare room for his Spirit to pour out more of the Father upon us.

We held of our first live worship recording at KCBC in October, featuring the 'song Faithful' written by Rebecca, Eunice, Pastor Allan and worship leader Allan Silva who is a friend of our house.

Future plans:

We seek to focus on training in 2023, equipping our worship leaders, musicians/singers, and tech team. Normally we invite guest preachers, but in 2023 we will be inviting worship leaders to come and bless us so we can receive from different churches/ministries and learn from them too.



WOMEN'S MINISTRY

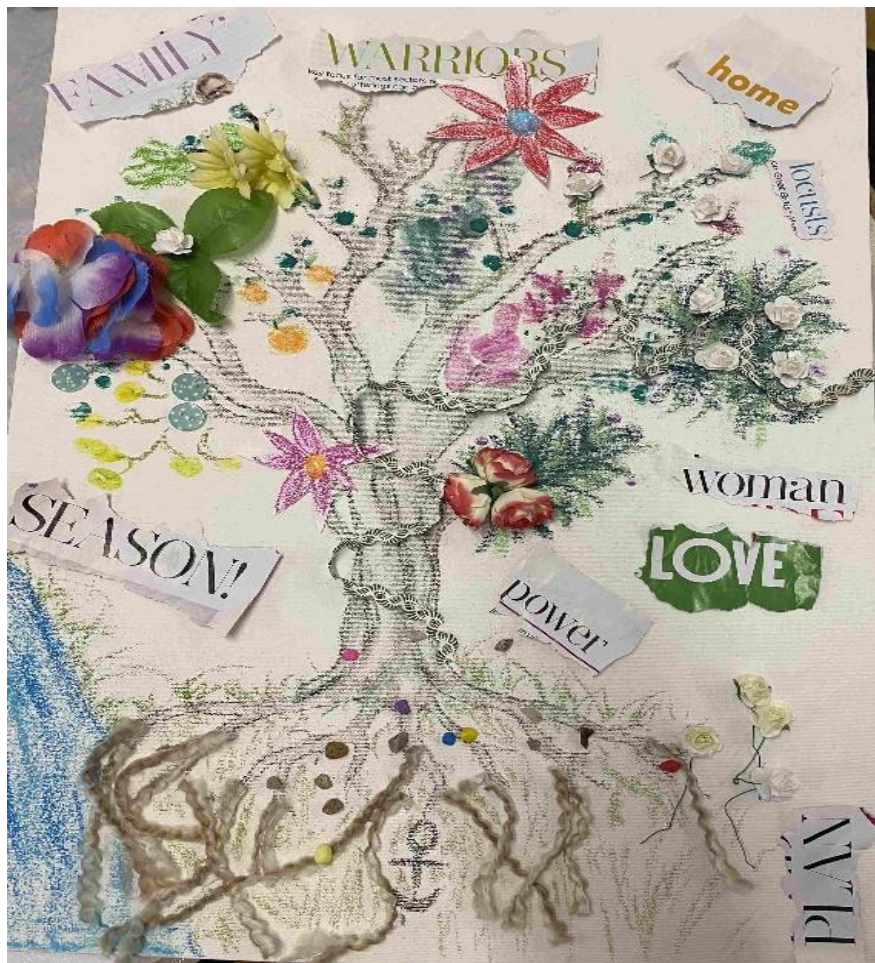
Anya Barbazza, Rebecca Harrison & Mayowa Akinloye

The women at KCBC have sought to develop deeper female relationships, build community, worship, pray and learn together.

The highlight for 2022 was the collaboration with Mirte Jorine (All Nations Bible College Student) for the annual women's conference. It took the format of a series of workshops under the title 'Beauty out of Ashes'. It was an art-based conference across 2 days which explored; Identity, Brokenness and Beauty. The women explored the themes through drama, art and worship. There was a real sense of openness and vulnerability as well as deeper connections and more of God. The feedback from those that attended was positive and there continues to be a great desire for more opportunities to gather.

Plan for 2023

- International Women's Day Event
- Women's Breakfast
- Regular fellowship



Youth, Students & Young Adults

Rochelle Etienne

2022 things have been going particularly well with the students and young adults. We have seen an increase in young adults attending the Sunday service. I have focused my attention mainly on the students and young adults in the church and surrounding universities.

Our focus remains the same as last year, building and equipping students and young adults in their faith through intentional discipleship, identifying their skills and talents and creating opportunities for them to further develop these by using them in service to the church. I have seen a great desire to share their faith with others, particularly in their places of work.

Our life group numbers are beginning to increase. We now have ten regular attendees, and we continue to pray for growth and further development in this area.

Discipleship and Leadership

Discipleship is vital in our student and young adult ministry; this consists of Tuesday life group, which takes place every Tuesday at 7 pm. Where we unpack the scriptures and how to live these Biblical truths practically. It's a place where they support and encourage each other in their faith; I meet weekly with students for one-to-one mentorship.

Our Breathe evening service has also been a great place of worship for students and young adults, where they have shared testimonies and led worship.

I curate the series based on popular topics and questions surrounding religion; I also participate in leading the worship and giving talks for the Breathe service.

We desire to see them further develop their skills and begin to take on more significant leadership roles.

Baptisms

This year we have had two baptisms, one student and one youth.

Mission and outreach

We have hosted several outreach events for youth, students and young adults. We hosted Summer Youth Camp and contacted the local community and youth centres. We hosted a fresher's week, with various events and reached out to the local universities and student accommodation.

Christian Union

We continue to build and strengthen the church's connection with the surrounding C.U.s and UCCF workers in the area consisting of UCL, SOAS, and UAL. We have done

several outreach events together this year and given several talks at the C.U.s, which have gone well.

We continue to connect and work together with Scripture Union, Agape, UCCF and Fusion.

Student Accommodation

We continue to reach out to the surrounding student accommodation, seeking to build relationships.

Future Plans

1. Theology and Apologetics programme:

Create a theology and apologetics programme for students and young adults, further equipping and strengthening the congregation. When individuals feel secure in their understanding of their faith, they're more open and willing to share it. We know that KCBC is a very transient congregation, especially regarding this demographic. It is a focus on equipping for wherever God may lead them.

2. Youth leaders mentorship program with the LBA:

Identifying youth between the ages of 15-18 who have shown leadership qualities and mentoring them in developing these skills and using the gifts and talents God has placed within them.

3. Evangelism and outreach training

Regular outreach in and around Kings Cross, small student teams, and open mic worship.

4. Welcome Coffee

We plan to have a welcome coffee stand situated by our church. To invite the new students attending The Royal Courtauld University of Arts. We share a wall with the university, and it is a burden on our hearts to reach the students there.

5. Student Weekend Getaway

A time of respite to fellowship and grow together outside of London during the holidays. To further strengthen our community.

6. Saturday Connect

Build a deeper community with students and young adults with fortnightly gatherings /events; this could also be used to invite non-believing friends so they can experience Christ centred community.



Volunteers

Like most churches and charities we have been reliant on an army of volunteers and are thankful for the 50+ volunteers that have freely given hours, days and weeks in service to the Church and community. We thank them for their faithfulness serving in the kingdom of God.

Thank you!

Finance

Honorary Treasurer, Elizabeth Boulton

2022 saw a return to pre-COVID levels of income from rentals; a stabilising of the general giving and increased gift aid. As a result, we finished 2022 with a surplus of income over expenditure of £2,541. This was after transfers of £48,000 to the emergency fund and putting aside a gift of £5,000 in the memory of Pastor Steve Latham and £800 from the Clerkenwell Charities. Overall total income at £207.5k was £10.6k better than 2021 and expenditure at £150.2k was £43.1k lower than in 2021. After the fund transfers there was a £3.5k surplus.

The majority of the offerings and tithes came from direct bank transfers, followed by debit or credit card giving and totalled £79,827 (2021 - £81,529).

The majority of the rental income came from the rentals of the manse; the car park; Hoopla and Snowball Church and generated £99,168. (2021 - £81,410). The car park agreement with Just Park was re-negotiated and with better pricing and a greater share of the income the monthly car park income was circa £2k per month toward the latter part of the year.

We are grateful for those that were able to gift aid their donations which resulted in £16,420 being returned to the Church from HMRC. (2021 £14,110).

Total expenses for the year were £150,194 compared with £193,314 in 2021. The majority of the decreased expenses arose following the death of the Senior Pastor and reduced repairs and maintenance. As a result we increased the support to Home Mission and BMS World Mission by £2k to £10k. As previously agreed by the Member's

meeting we put aside the manse rental for both 2022 and 2021 into the emergency fund. We had been unable to do this in 2021.

With YWAM moving out of the office in 2021 the space has been re-designated and is now used as the "Pastors Office". However, Islington Council have yet to agree that council tax is no longer applicable on this space. We anticipate there will be a refund when resolved. YWAM also moved out of the manse at the end of September and internal decorations and repairs (£8.1k) were carried out prior to Steiger moving in on 1 October.

The Treasurer is grateful to the welcome teams who have continued in the taking and recording the offering via the card machine and supporting the return to a cash offering.

We give God the thanks for the financial generosity and support given to us during the year.

Fund Raising Activities

The Church is not reliant on upon income from fundraising activities and as a result there has no income in this area.

Financial Review

Reserves policy

Reserves in the Unrestricted General Fund of £95k ensure that the ministries at the Church could continue for 7 months should the income sources not be available. Monies retained in designated funds at the end of the year totaled £109,572 divided between the emergency fund (£96k) and the building fund (£12k) of which £57k is deposited with the London Baptist Property Board.

Principal funding sources

The Church has three principal sources of income as follows:

- Weekly, monthly, annual offerings given by members of the church and visitors along totaled £96,247 (including gift aid) in 2022. This represents an increase of 0.6% when compared with 2021 at £95,636
- Grants from BUGB totaled £5,000 and the funds are to specifically support the Student Worker. This funding ceased in August 2022.
- Rent from the usage of our premises at £99,168 represented an increase of 22% (2021-£81,410). The majority of the rental income came from renting the manse at £22k (22% of total), carpark rentals of £17.5 (18%), Westway recording studio at £6.6k (7%); Snowball Church rentals of £16.2k (16%); Hoopla rentals of £14.3k (14%) and other ad-hoc rentals taking up the balance.

All sources of income are extremely important to us in balancing our budget.

Material investments and investment policy

The Church has invested funds with The London Baptist Property Board in line with the investment policy adopted in 2020.

Statement of Trustee's Responsibilities

Charity law requires the Trustees to prepare financial statements that give a true and fair view of the state of affairs of the charity at the end of the financial year. In doing so the trustees are required to:

1. Select suitable accounting policies and apply them consistently.
2. Make judgements and estimates that are reasonable and prudent.
3. State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
4. Prepare the financial statements on the ongoing concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible as trustees for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enables them to ensure that financial statements comply with charity law. The Trustees are also responsible for safeguarding the assets of the Church and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signature and Declaration

I declare, in my capacity of Charity Trustee, that the Trustees have approved the following report and have authorised me to sign it on their behalf.



Elizabeth Boulton

Chair of Trustees & Honorary Treasurer

31 March 2023

Annual Accounts for the Year Ended 31 December 2022



**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
The King's Cross Baptist Church

**On accounts for the year
ended**

31 December 2022

**Charity no
(if any)**

1155614

Set out on pages

(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 31 December 2021.

**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.

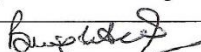
**Independent
examiner's statement**

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:



Date:

10/2/23

Name:

Rev Brian Wightwick

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

Retired Baptist Minister BA (Theol) Hons.
previously with Lloyds Bank Plc for 18 years

Address:

6 Glynde Avenue, Hampden Park

Eastbourne

East Sussex BN22 9QE

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.

Statement of financial activities for 2022

Profit & Loss Statement for the year ended 31 December 2022

The Kings Cross Baptist Church

2021 £	Income & expenditure	Notes	General £	Emergency £	Building Fund £	Student Work £	SS £	Clerkenwell £	Mission £	TOTAL £
Cash funds brought forward as at 1 January 2022										
	Income		85,631.38	47,034.25	11,817.98	-	155.38	1,800.00	964.30	147,403.29
81,526.09	Weekly offerings		79,827.14							79,827.14
14,110.42	Gift Aid		16,420.11							16,420.11
17,958.04	Grants					5,000.00				5,000.00
81,409.64	Rental received		99,167.67							99,167.67
1,851.77	Gifts and other income		5,519.48	659.55	140.33			800.00		7,119.36
196,855.96	Total Income		200,934.40	659.55	140.33	5,000.00	-	800.00	-	207,534.28
	Ministerial expenses									
74,122.35	Salaries		66,092.59							66,092.59
12,902.83	French service support		12,920.81							12,920.81
-	Visiting speakers		270.00							270.00
43.71	Ministry development		290.00							290.00
19.58	Pastoral & ministerial expenses		75.90							75.90
	Outreach expenses									
8,929.83	Breathe		416.20							416.20
-	Hospitality		31.65							31.65
103.93	Mission		181.56							181.56
35.43	Sunday School		-							-
19,008.61	Student & Young Adults		647.89							647.89
9,459.54	Youth Work		492.55							492.55
388.41	Worship		14,012.29							14,012.29
	Office & General Expenses									
482.16	BT		462.00							462.00
221.43	Credit card charges		212.73							212.73
179.41	Printing, stationery & general		6,602.55							6,602.55
77.30	Bathroom supplies		140.55							140.55
	Property Expenses									
3,188.39	Cleaning & rubbish collection		6,469.26							6,469.26
3,508.23	Electricity		2,162.53							2,162.53
5,204.32	Gas		5,616.28							5,616.28
1,109.27	Water rates		1,187.23							1,187.23
37,760.02	Repairs & Maintenance	1	13,856.97							13,856.97

Statement of financial activities for 2022 (2)

Profit & Loss Statement for the year ended 31 December 2022										
The Kings Cross Baptist Church										
2021 £	Income & expenditure	Notes	General £	Emergency £	Building Fund £	Student Work £	SS £	Clerkenwell £	Mission £	TOTAL £
	Professional Fees									
600.00	Audit & professional fees		600.00							600.00
4,710.42	Insurance		5,296.41							5,296.41
	Subscriptions & Donations									
2,058.46	Subscriptions	2	2,155.72							2,155.72
9,200.00	Gifts	3	10,000.00							10,000.00
193,313.63	Total expenses		150,193.67		-	-	-	-		150,193.67
3,542.33	Excess income over expenditure		50,740.73	659.55	140.33	5,000.00	-	800.00	-	57,340.61
	Transfers between funds		(41,200.00)	48,000.00		(5,000.00)		(1,800.00)		-
147,403.29	Fund balance carried forward		95,172.11	95,693.80	11,958.31	-	155.38	800.00	964.30	204,743.90

Profit & Loss statement 2022

(1 of 2 pages)

2021	Income	Notes	£	£
81,526.09	General giving			79,827.14
14,110.42	Gift Aid			16,420.11
10,625.00	Grant - Student & YA worker			5,000.00
7,333.04	Grant - Breathe			-
81,409.64	Rental received			93,167.67
	Steiger rental			6,000.00
1,851.77	Gifts & sundry income			7,119.36
196,855.96	Total Income			207,534.28
	Less Expenses			
	Ministerial expenses			
74,122.35	Salaries & other ministerial expenses		66,092.59	
12,902.83	French service support		12,920.81	
-	Visiting speakers		270.00	
43.71	Continuing ministerial development		290.00	
19.68	Womens and mens ministry		75.90	
87,088.57				79,649.30
	Outreach expenses			
8,929.83	Breathe		416.20	
-	Hospitality		31.65	
35.43	Sunday School & Creche		-	
9,459.54	Youth Work		492.55	
19,008.61	Student & Young Adult Ministry		647.89	
103.93	Mission		181.56	
388.41	Worship		14,012.29	
37,925.75				15,782.14
	Office & General Expenses			
482.16	Phone		462.00	
221.43	Credit card charges		212.73	
179.41	Office, printing, stationary & general		6,602.55	
77.30	Bathroom supplies		140.55	
960.30				7,417.83
	Property Expenses			
3,188.39	Cleaning & rubbish collection		6,469.26	
3,508.23	Electricity		2,162.53	
5,204.32	Gas		5,616.28	
1,109.27	Water rates		1,187.23	
37,760.02	Repairs & Maintenance	1	13,856.97	
50,770.23				29,292.27

Profit & Loss statement 2022

(2 of 2 pages)

Professional Fees			
600.00	Audit & Bank charges	600.00	
4,710.42	Insurance	5,296.41	
<u>5,310.42</u>			5,896.41
Subscriptions & Donations			
2,058.46	Subscriptions	2	2,155.72
9,200.00	Gifts	3	10,000.00
<u>11,258.46</u>			12,155.72
193,313.73	Total expenses		<u>150,193.67</u>
3,542.23	Excess income over expenditure		57,340.61
-	Less Emergency fund transfer		(48,000.00)
(800.00)	Less Clerkenwell Charities		(800.00)
(964.30)	Less Mission Gift		
	Less Steve Latham Memorial Fund		<u>(5,000.00)</u>
<u>1,777.93</u>	Profit / (Loss)		<u>3,540.61</u>

Statement of assets & liabilities as at 31 December 2022

2021	Notes	£	£
Current Assets			
89,536.76	Bank Current Account	90,527.49	
1,810.70	Bank Current Account (Building Fund)	1,810.70	
	Bank Current Account (Emergency Fund)	48,000.00	
1,800.00	Clerkenwell Charities (Compassion Fund)	800.00	
	Steve Latham Memorial Fund	5,000.00	
964.30	Mission Fund	964.30	
10,007.28	London Baptist Property Board (Building Fund)	10,147.61	
47,034.25	London Baptist Property Board (Emergency Fund)	47,693.80	
<u>151,153.29</u>			204,943.90
Fixed Assets			
6,423,582.00	Church Building (insurance value)	7,226,615.00	
142,089.00	Church contents (insurance value)	159,852.00	
398,106.00	Manse (insurance value)	466,978.00	
<u>6,963,777.00</u>			7,853,445.00
<u>7,114,930.29</u>	Total Assets		8,058,388.90
Less Liabilities			
3,700.00	Rent deposits	500.00	500.00
	Westway £500		
50.00	Women's Ministry gift	50.00	50.00
	Steiger	(350.00)	(350.00)
Long term liabilities			
23,500.00	Baptist Pension Fund (June 22)	8,600.00	8,600.00
<u>7,087,680.29</u>	Total assets less liabilities		<u>8,049,588.90</u>
Represented by:			
Capital & Reserves			
6,963,777.00	Asset revaluation		7,853,445.00
(23,500.00)	Baptist Pension Fund Deficit		(8,600.00)
143,861.06	Balance B/fwd	147,403.29	
3,542.23	Surplus income over expenditure	57,340.61	
147,403.29	Balance C/Fwd		204,743.90
<u>7,087,680.29</u>	Total		<u>8,049,588.90</u>

Notes to the statement of financial activities

Note 1 - Repairs & Maintenance	£
Fire alarm & extinguisher maintenance	282.00
Radiator leak in the basement	210.00
Flat maintenance	100.00
Flat redecoration	2,746.18
Leak in basement gents	114.00
Fridge replacement in café	289.99
Water leak repairs	366.00
Piano tuning	210.00
Window replacements	1,170.00
Toilet flush handle replacement	150.00
Café floor replacement	576.00
Manse redecoration & repairs	8,092.42
Sale of furniture	(449.62)
	<u>13,856.97</u>
Note 2 - Subscriptions & Licences	
CCLI Music Licence	327.00
Thirtyone : eight (safeguarding)	145.00
Baptist Together	499.80
London Baptist Association	625.00
TV Licencing	159.00
Information Commissioners Office	40.00
Web hosting & domain	239.92
SoundHound subscription	120.00
	<u>2,155.72</u>
Note 3 - Gifts	
BU Home Mission	6,000.00
BMS World Mission	4,000.00
Ukraine	-
	<u>10,000.00</u>

Additional notes to the accounts

1. Basis of accounts

These accounts have been prepared on a receipts and payments basis and in accordance with Section 133 Charities Act 2011.

2. Ministry

The Associate Pastor acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister, including the provision of manse accommodation owned by the church.

Minister's stipend	£24,750
Pension contribution	£ 555
National Insurance	£ 2,283
Total Ministry	£27,588

3. Investment Assets

London Baptist Property Board	£57,841
-------------------------------	---------

4. Assets held for the Church's own use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee, The London Baptist Property Board:

- Church premises at Vernon Square, London, WC1X 9EW valued in the accounts at £7,226,615 based on the insured value.
- Church manse at 5 Vernon Rise, London, WC1X 9EP valued in the accounts at £466,978 based on the insured value.
- The church also owns fixtures, furniture and equipment with an insured value of £152,852

5. Current liabilities

Deposits held on rental properties	£550
Sundry creditors	£ 50
Total current liabilities	£550

6. Pension Scheme liabilities

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets

needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

On 30th June 2022 the Baptist Pension Scheme signed an agreement with the insurance company Just Group ("Just") to secure DB Plan members' pension benefits. Just are now providing financial backing for all pensions provided through the Scheme's DB Plan and following this transaction, the Scheme no longer has a shortfall. An updated Recovery plan was then signed in August 2022 under which recovery contributions from each participating employer in the DB Plan reduced to £1 per month from August 2022.





Registered Charity Number 1155614

Vernon Square, London, WC1X 9EW

info@KCBC.org.uk

THE KING'S CROSS BAPTIST CHURCH

England & Wales - Charity number 1155614

Accounts

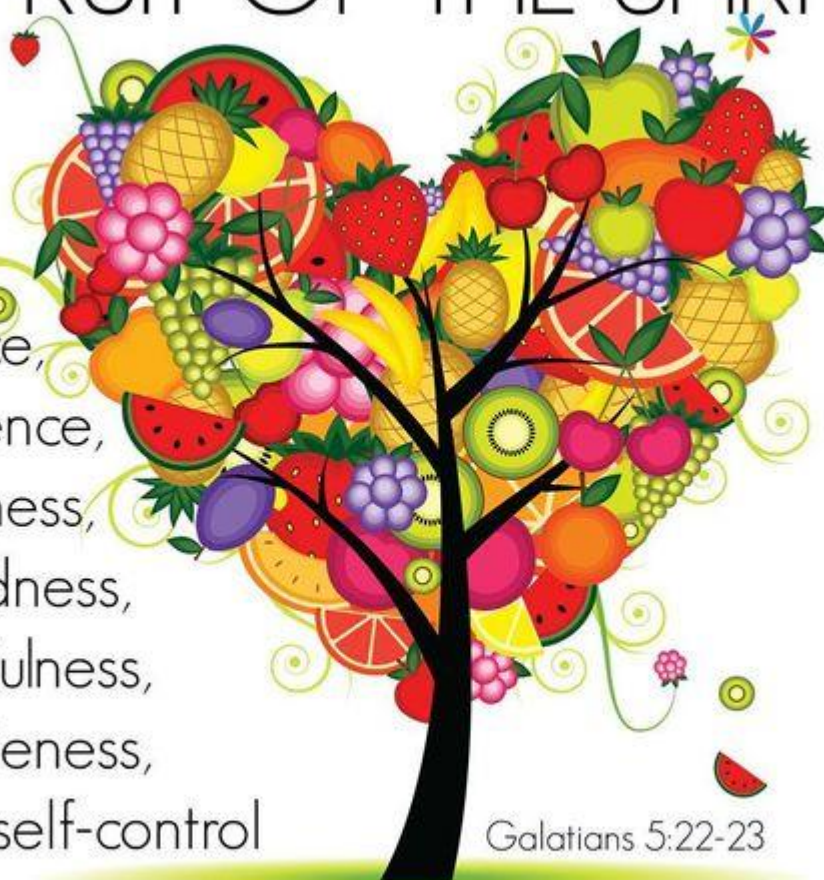


KCBC

THE KING'S CROSS BAPTIST CHURCH

FRUIT OF THE SPIRIT

love,
joy,
peace,
patience,
kindness,
goodness,
faithfulness,
gentleness,
and self-control

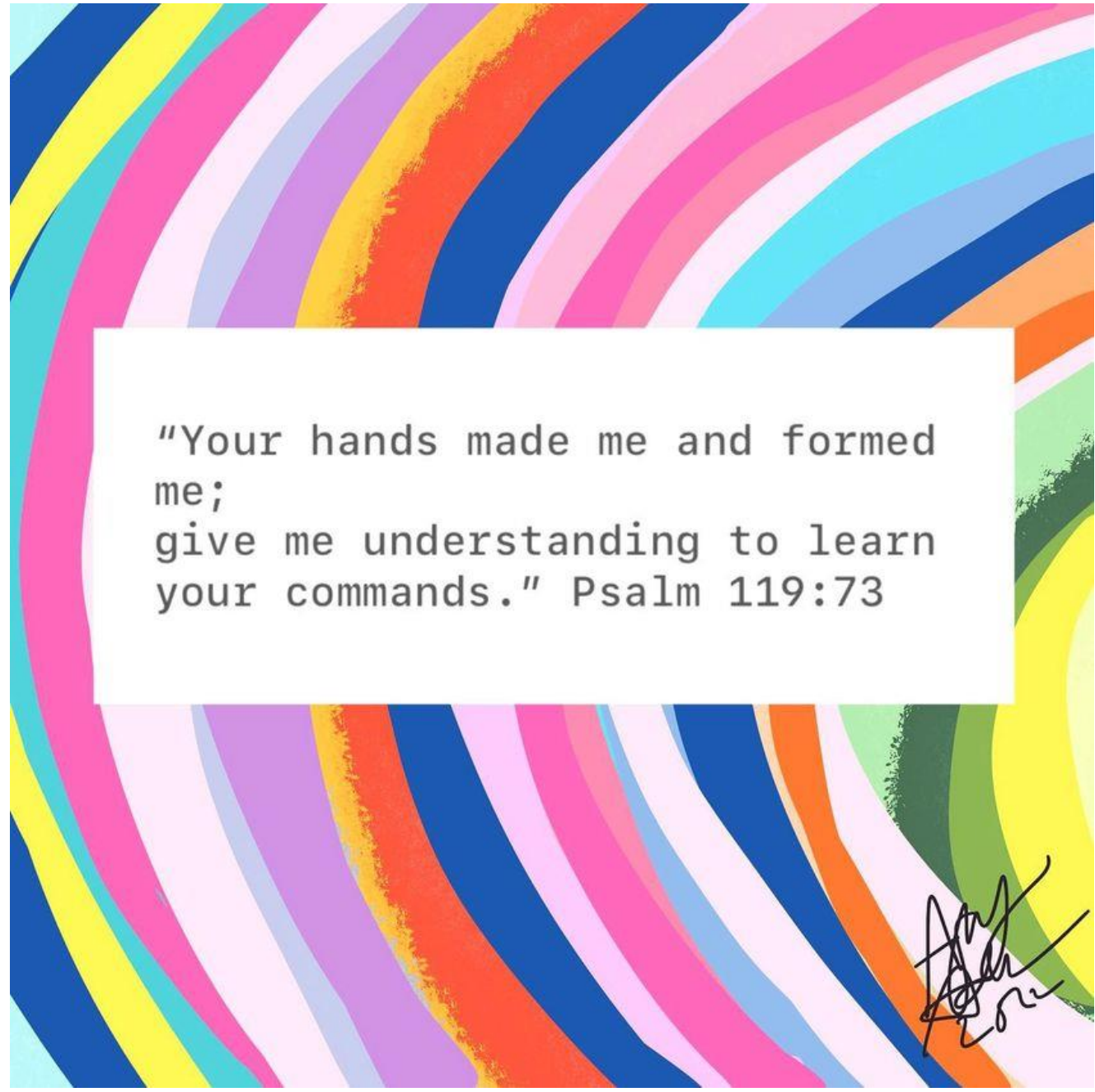


Galatians 5:22-23

ANNUAL REPORT 2021

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"Your hands made me and formed
me;
give me understanding to learn
your commands." Psalm 119:73



Annual Report for the Year to 31 Dec 2021

The Trustees are pleased to present their report together with the independently examined financial statements for the charity for the year ended 31 December 2021.

The financial statements comply with current statutory requirements, the Statement of Recommended Practice - Accounting and Reporting for Charities (Revised 2005).

The KCBC Trustees would also like to acknowledge and thank Ashley Anderton who gave permission for use of her artwork in this Annual Report.

Reference and Administrative details of the Charity, Trustees and Advisors

Charity status

The King's Cross Baptist Church at Vernon Square, London, WC1X 9EP was registered as a charity by the Charities Commission on 4 February 2014 with Charity Number 1155614 following application on 13 December 2013.

Trustees

The Church is administered by the Trustees who act as the governance group of the Church. They are fully responsible as Charity Trustees under law but hold themselves accountable to Church members. The Trustees are as follows:

Senior Minister and Chair	Rev Steve Latham (<i>appointed 01 April 2015, resigned 30 September 2021</i>)
Secretary	Position vacant
Treasurer and Chair	Ms Elizabeth Boulton (re-elected 3 March 2019 and appointed as Chair from 1 October 2021)
Other Trustees	Rev Allan Barbazza (<i>appointed 8 December 2021</i>) Mr Daniel Coelho da Silva (<i>re-elected 20 March 2021</i>) Mr Amos Dzumbira (<i>re-elected 20 March 2021</i>) Ms Kadi Mbakadi (<i>appointed 8 December 2021</i>)

Principal advisors

Bankers	Bank of Scotland, 33 Old Broad Street, London BX2 1LB
Independent Examiner	Rev Brian Wightwick, 6 Glynde Avenue, Eastbourne, BN22 9QE

Structure, Governance and Management

Governing document

The Charity's governing document is the Constitution, which was adopted on 11 May 2013, amended on 20 March 2021 and sets out the objects of the Charity.

Recruitment and training of Trustees

The Charity Trustees are defined by the Charities Act 2011 as the group of people who have the general control and management of the administration of the charity. The Trustees are all Church Members who show the reality of their faith by the consistency of their Christian character and by their belief in the Lord Jesus Christ.

The Trustees include three Church Officers – The Senior Pastor, Church Secretary & Honorary Treasurer, although at the moment the Church Secretary role is vacant and those functions are fulfilled by the Treasurer. In 2021 the Senior Pastor was diagnosed with a serious illness and as a result resigned as Trustee on 30 September 2021.

Elections of Trustees can take place by ballot at any Church Members Meeting. Nominees must secure a vote of at least 66% of those present and eligible to vote and serve a term of three years. The Trustees have training made available to them during their terms of office.

Organisation structure

Early in 2016 the Church Members agreed to a transition to a new governance and leadership structure as follows:

Trustees as defined above to take on the legal and financial responsibility for ensuring that the Church complies with Charity law and that the Charity is well run.

Core Leadership consists of all the paid employees of the Charity, the Church Secretary and Treasurer and elected representatives from the congregation. The Core Leadership has the responsibility of setting the spiritual direction of the Church across the five strategic purposes of Membership, Maturity, Ministry, Mission and Magnification.

Ministry Coordinators include the Core Leaders and the elected Ministry Coordinators who have the responsibility for a particular area of ministry. For example, teens, prayer, students, young adults, hospitality, welcome team.

The Church is governed and regulated by its own members and all aspects of the work of the Church are subject to the approval of the Church Meeting which is normally held every three months.

Baptist Union of Great Britain and London Baptist Association

The Church is part of the wider Baptist family and is therefore a member church of the London Baptist Association (LBA) and also of the national body, The Baptist Union of Great Britain (BUGB). Both organisations are registered charities. The Church pays an annual subscription to BUGB based on its membership numbers and also makes a donation to BUGB Home Mission for the Baptist family in the UK. Please see Note 3 of the Financial Accounts.

Custodian trustee

The London Baptist Property Board holds the title deeds of the Church building and associated buildings situated at Vernon Square, London, WC1X 9EP

Risk management

The Trustees have implemented a process of ensuring that risk assessments are completed, especially for activities that involve children and young adults and activities outside of the Church.

The Trustees developed and adopted the following new policies in 2021:

1. Gifts to Employees
2. Conflicts of Interest
3. Anti-money Laundering
4. Complaints Handling

Objects of the Charity

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Charity's aims

As a member of the Baptist Union the Church subscribes to the Union's Declaration of Principle. The basis of this Union is:

That our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures, and that each church has liberty, under the guidance of the Holy Spirit, to interpret and administer His laws.

That Christian Baptism is the immersion in water into the name of the Father, the Son and Holy Spirit, of those who have professed repentance towards God and faith in our Lord Jesus Christ who 'died for our sins according to the Scriptures; was buried and rose again on the third day'.

That it is the duty of every disciple to bear personal witness to the gospel of Jesus Christ, and to take part in the evangelisation of the world."

The King's Cross Baptist Church seeks to be an active Christian community / fellowship bringing Christian witness and care to the area of King's Cross. The Church acknowledges its Christian responsibilities beyond the local community and seeks to engage in both national and international situations.

Charities main objectives for the year

The Church continued to offer public worship in English at 11am on Sunday morning followed by a service in French at 1.30pm and a worship and prayer service on Thursday evenings. These services were offered on-line and in the building as COVID 19 restrictions were lifted.

The Church premises are situated just a short distance from King's Cross & St Pancras stations which makes the use of our premises attractive for a wide range of organisations and other charities and local community groups.



Charity's strategies

The Church Members continue to adopt the following five strategic purposes:

1. **Membership** – to bring people within the Church community into membership by baptising believers and providing classes to explain the benefits of membership and the commitment required
2. **Maturity** - to develop programmes to promote Christian knowledge, through activities enhancing greater understanding of the Christian faith and life as well as the church's purpose, the Baptist denomination regionally and nationally and its links to wider Christian activity.
3. **Ministry** – to help members develop their gifts and to use their gifts in the life of the church.
4. **Mission** - to actively encourage, promote and participate in activities to serve the needs of others both locally, nationally and internationally through such groups as the Baptist Missionary Society, World Mission and other Christian charities.
5. **Magnification** - to provide appropriate spaces for worship to God, and the building of fellowship with, and pastoral support for, one another as a community, reviewing these activities on a regular basis.



2021 Church Members Meetings & Membership

Church Members Meetings took place on 24 July, 9 October and 8 December 2021. The Annual Report and Accounts for 2020 were received and approved at the AGM and Members Meeting held on 20 March 2021.

Church membership stands at 97 as of the end of 2021 (86 at the end of 2020) with 16 new members added during the year and 5 resignations and removals.

There were 6 baptisms in 2021 and there were 4 dedications.

Trustee's Report 2021

The first half of 2021 was spent ensuring that KCBC complied with the various lockdowns and restrictions that were both legally required or recommended as result of the ongoing effects of COVID. Most legal limits on social contact were removed on 19 July 2021 and the number of people attending services physically on a Sunday gradually increased. Live streaming of Sunday services via YouTube and Facebook continued for those not able to attend in person.

In March 2021 the Trustees proposed a change to the Constitution to allow for the adoption of digital church members meetings or for hybrid (in person and digital) meetings. The Members agreed this change and during 2021 all of the church members meetings were held via Google Meet.

Life groups continued to be a keyway of keeping members and regular attenders connected.

In September 2021 the Church family was shocked when our much loved Senior Pastor, Steve Latham, was diagnosed with an inoperable brain glioblastoma. He went on sick leave on 1 October 2021. Steve went to be with the Lord on 31 March 2022.

Pastor Steve was an encourager, mentor, friend, teacher and preacher and in developing the gifts of the people at KCBC and left the Church with a legacy of capable leaders able to take the vision and aims of KCBC forward.

Pastor Allan Barbazza stepped up to lead the English meeting and Pastor Patience continued to lead the French meeting.

The leadership of the Church have been supported by the LBA and in particular Rev Hany Abdelmasih.

With the resignation of Pastor Steve as the Chair of the Trustees, the Treasurer, Elizabeth Boulbee was appointed as the Chair and Pastor Allan Barbazza and Kadi Mbakadi were elected as Trustees by the Membership.

The Core Leadership was also increased with Jeanne Ntumba and Luiz Santana joining with responsibility for safeguarding and missions respectively.

We are grateful to Temi Olugbade for taking responsibility for the Sunday School as Sue Latham stepped away to look after Steve. Renato Delaqua was also appointed as the Ministry Coordinator for the tech team

Pastor Allan and Anya Knight married in December 2021 and Anya has quickly become a well loved Pastors wife .



Breathe

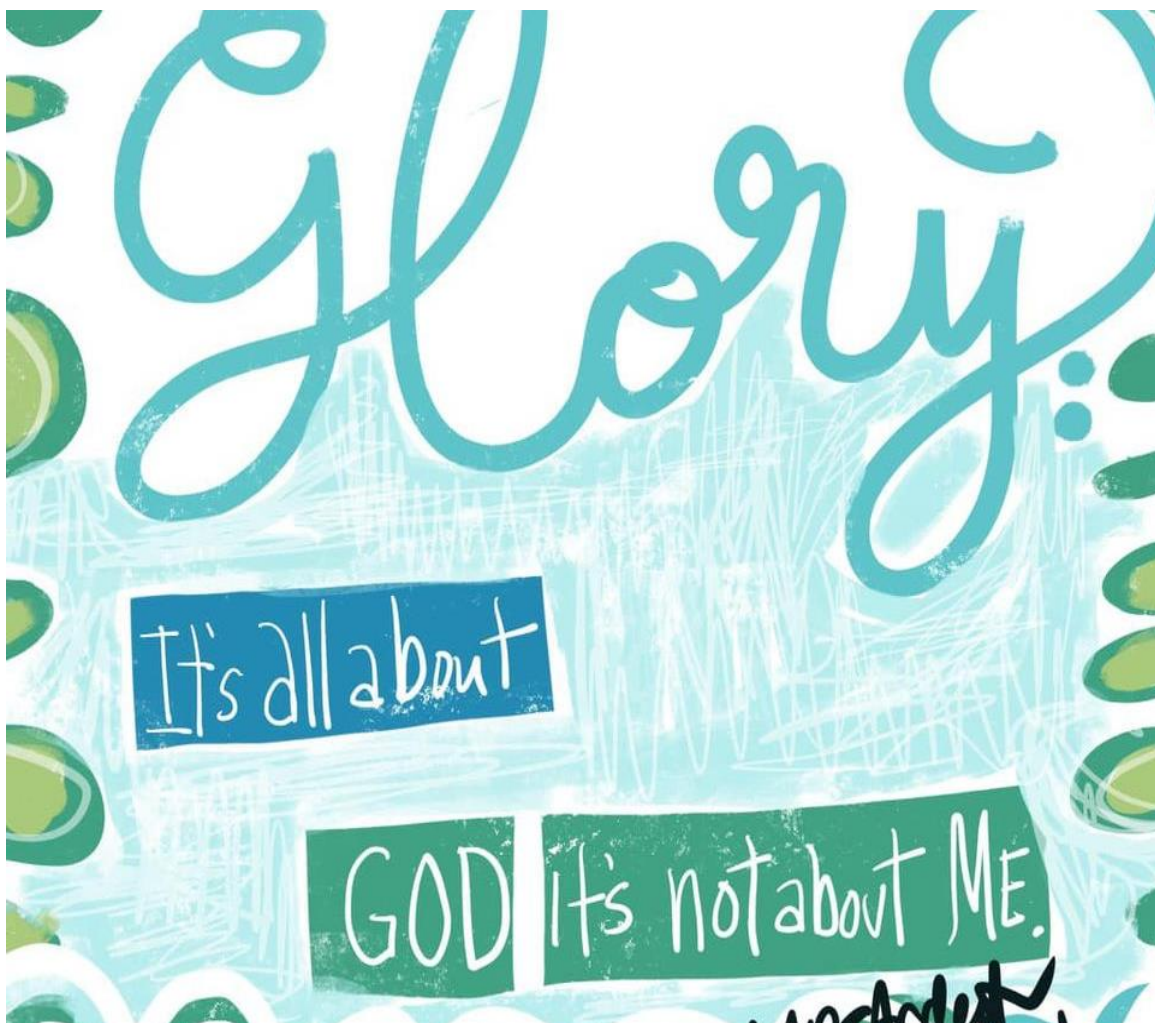
Pastor Allan Barbazza

2021 was a challenging year as we transitioned from an online ministry online to a hybrid model: continuing the livestream as well as meeting at KCBC on Thursdays evenings.

Breathe initially started as a missional gathering with events that would potentially attract young people that are seeking God, or spirituality, but are in the fringes of church or were new in the faith.

In 2021 Breathe slightly changed as we understood that during the pandemic God was calling us as a church to have Breathe as a prayer and worship gathering that would help sustain the church in this spiritually draining couple of years.

Rochelle, Hermine, Rebecca, Luciana and other volunteers were key people supporting and serving at Breathe during 2021.



French Speaking Service

Pastor Patience Mbakadi

2021 saw the recovery of the French meeting from the challenges caused by the COVID-19 pandemic and by God's grace we ended up victors and better off.

From January to March the nation was still in lockdown so services were held online and live-streamed to our YouTube and Facebook pages at 13:15 GMT. In April, the church re-opened and services resumed in the church building as long as COVID restrictions on face coverings and social distancing were followed. We also continued live-streaming our services for exactly 14:30 GMT. Our main focus at the beginning of the year was making our new viewers who had been following us online for the past year aware that they could visit us in person and making sure that they felt comfortable in doing so. For those who followed us online from outside of London, we made sure to keep our online content as user-friendly and helpful as possible, posting frequently on social media, communicating contact details for the church, engaging with non-London residents over Zoom, etc.

Upon review, the following ministries of the French service were still unable to function because of social distancing restrictions and were on hold:

- **Refreshment / Catering Team**
 - No member of the congregation was to bring pre-made food from home to share with other members.
- **Main Choir & Youth Choir**
 - Both choir groups consist of 5 members, which would disallow the 2-metre social distancing rule on the stage.
 - The media team left out two microphones for use, one for the Pastor, and the other for the translator.
 - Instead of live worship, a pre-made playlist of songs is played from YouTube and Spotify for members to listen and worship for 30 minutes.

Media Team

The media team has grown in importance during the past year after live-streaming was introduced in 2020. However, there weren't many people in the congregation with the knowledge of how it works, leaving us short-staffed. With the news that the leader of our media team had to relocate for work a training session was held in October for 5 of the youth of our congregation to be inducted on how to live stream, set up the camera, visuals and sound, microphones, TVs, etc, all so that by the time the leader left the media department was left in good hands. The media team has increased from 2 to 6 because of the training.

Youth Group - F.A.B. Nation

Inspired by the text of Ecclesiastes 12 the youth ministry aimed to evangelise to teens and aid them in their early walks with God. They call themselves Favoured and Blessed (F.A.B.) Nation and led by sister Christvie. The youth group gathered for a prayer call every Tuesday from 8-8:45 PM and shared the word of God. This prayer line also includes youth from outside KCBC.

The verse of the year for the group was Matthew 6:33, with the group focusing on pursuing God at their young age and not being swept away by the ways and glamour of worldly or fleshy things. The three leaders of the group arranged to pray on the last week of every month for the month ahead, seeking God for the focus of that month and for the year in general.

Deborah Ministry

Based on Judges 4-5, the ministry is dedicated to women, mainly praying and outreaching among single-parent families and young mothers to build strong women of God and stable families. This ministry continues to gather online every month for fellowship, praying, sharing the word of God.

In February, the women felt that the lockdown felt isolating and there was a lack of contact between members throughout the weeks from not seeing each other, so they launched a monthly Question and Answers session called "Table de Sagesse" (Table of Wisdom) where the women would come together to discuss a prominent topic in society, mainly to engage socially, share the word and bond as a department. The first session was held on Zoom on the 20th February. The last session was the 19th of June. Table de Sagesse was cancelled as the church

was reopened and the women began to speak socially in person.



Welcome Team (Protocol)

The welcome team was unable to function when the church was closed. However, upon our return to the church building, they were tasked with collecting track and trace information from new visitors, supplying masks and ensuring every visitor used hand sanitisers before entering the sanctuary. The welcome team would ensure they seated visitors according to the 2m social distancing rules.

Intercession Team

Since the lockdown, the intercession team abandoned in-person prayer in the church building, instead praying every Tuesday from 9-10 PM. During the year, the intercession team changed prayers to 5-6AM Monday to Friday.

Weekly activities

General group prayers involving the rest of the church continue to be held every Wednesday from 9-10 PM using the EE Group Call conference service.

Bible Study is every Friday on Zoom, beginning at 9 PM and lasting for around two hours. We have held many different teachings throughout the year which has gained a lot of interest from people in and outside of our church. Around 35 participants attend our bible studies every week.

Events and Evangelism

During the year 2021 4 families have joined the French meeting and KCBC as new members.

Zoom, being an online platform that anyone can join using a link, has been a great help in terms of evangelism. Members of the church have dedicated themselves to sharing the Zoom link with the meeting ID to their contacts every Friday. We have also been sending leaflets on WhatsApp to invite people to our services.

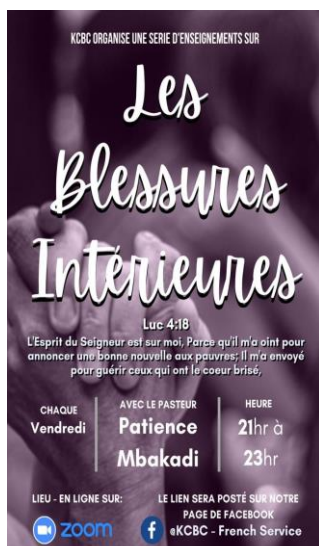


Strategies for Evangelism

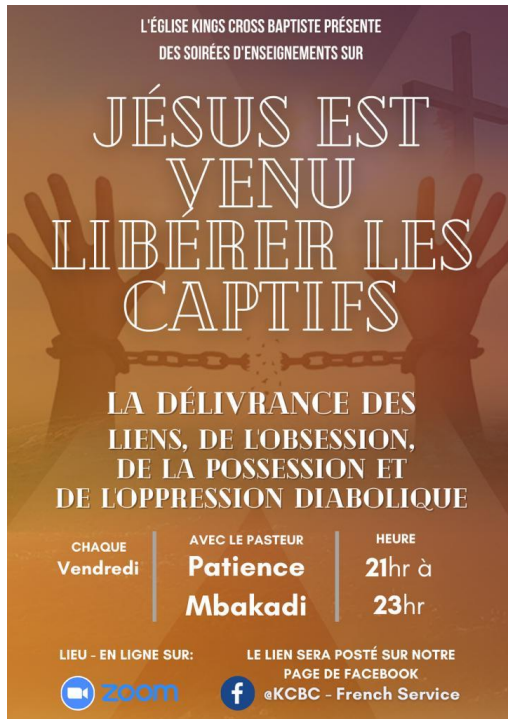
- We encourage members to share our sermons to their Facebook pages, as Facebook makes it easy for contacts to access our members' pages.
- Planning to invite more people to join us on Zoom by sharing the link through WhatsApp and Facebook.

Events

We have had many topics of bible study during the year which we tend to send out special leaflets for. The first series was "Wound of the Heart" which began in March. The second was a series on marriage held from June.



A third series ran from October in liberty and deliverance. To crossover into the new year, we held a service on New Year's Eve on from 10 PM, allowing the members to gather together to celebrate and leave the new year in God's hands in prayer.



OVERVIEW AND FUTURE PLANS

These were the goals for 2021:

- As we continue to learn more about professional live streaming and how to better it, the head of media, sister Christvie, also the Youth Group Leader, hopes to train 2 or 3 of the youth to join the media team.
 - Since relocating, Christvie has trained 4 of the youth who are now part of the media team.
- The Deborah Ministry hopes to create a new platform called "Ladies' Circle", where women can gather online on Zoom every month; a safe space to express themselves during the difficulties of the COVID-19 pandemic and lockdown, to fellowship and to discuss different themes to do with women in today's society.
 - Table de Sagesse was a major success in bringing women together in the pandemic.
- The youth group hopes to organise seminars throughout the year, discussing different topics such as peer pressure, social media, following God in your youth etc.
 - We hope to accomplish this in 2022.

By God's grace, these are the goals for 2022:

- Training youth to play instruments: drums, guitar and piano so that the youth can lead worship full time or at least twice a month
 - Due to the lockdown, we had to cancel lessons with the choir's singing instructor and postpone our plans to train the youth to play instruments. We hope to pick this up in 2022 as well as bringing the choir and catering team back.

- Organising frequent activities for Deborah, F.A.B. Nation and Aaron and Hur ministries
- Outreach: increasing in number on our online Friday bible studies and Thursday Youth prayers



Media & Communications

Amos Dzumbira

The Media and Communications Ministry is responsible for amplifying the voice of The King's Cross Baptist Church to the local community, London, and the world. This is done through several means including the website, social media, podcast, email newsletter and now also includes video calling such as Zoom.

In 2021 the main vehicles of communication were Instagram and our Newsletter, helping people to be up to date with our sermon series and events.

Mission (overseas)

Funmbi Adeagbo.

Vivian

Vivian has returned more permanently to the UK. She is currently up in Manchester with her brother, niece and nephew. She is working in with a local women's group aimed at outreach to women of ethnic minority backgrounds. She hopes to use the skills in intercultural relations she built while here to assist with the work in her community.

Uganda

Caroline Bell continues her work in Uganda. She was briefly in the UK over Christmas to spend time with family and tear in preparation for the new term.

Peru

The Mahon's continue their good work in Peru working with local communities and missionaries.

We continue to provide our support in the form of prayer and digital cards and financially through BMS. Our hopes for the new year as things open up will be for more regular communication and hopefully meet in person, when possible, our brothers and sisters in mission.

Pastoral Care

Edith Oghararerumi

Phone calls and messages were key communication tools for 2021, however, we had a few people from church visiting those that couldn't either come to church or access online because of personal limitations. We praise God for the way that his church stepped up in caring for one another during this challenging year.

Prayer Ministry

Liz Akinloye

We carried on with our Monday prayers online, with a faithful group turning up every week. We also encouraged the whole church on a week of prayer and fasting in January. We give thanks to God that when we come together in prayer, he listens and works for good of his people.

Sunday School

Sue Latham

There were a number of changes in child attendance, the most significant being children moving on to secondary school from Sept 2021. There were also changes to the volunteer team with a number of volunteers no longer able to contribute to the team, and by the end of 2021 the team had only 3 volunteers.

Sunday school sessions restarted in April 2021 with online sessions on Zoom, 9:30-10:30am on Sundays. The online sessions were roughly an hour long and were usually a combination of game, Bible lesson, and group reflection.



The online sessions were gradually phased out in Sept 2021 with the return of in-person sessions which were held in the café so as to take advantage of the crèche group also using the same room. This was a strategy for adhering to the safeguarding principle of having at least one other adult in the room with the session leader during any Sunday school session in this period of shortage of Sunday school volunteers.

Technical Team

Renato Delaqua

The Technical Team is responsible for the sound and visual projections during the church service on a Sunday morning as well as during events at other times.

Amos stepped down in March and Renato was elected as the Tech Coordinator in December. The existing small team was increased with additional volunteers joining throughout the year.

Plans were put in place for 2022 for a big renovation in our sound/video system.

Welcome Team

Babette Mamengi

2021 was a challenging year with all the COVID measures we had to put in place. Mamy and Luciana were key leaders supporting Barbette throughout the year.

Offerings were done safely with people giving online through the QR code, bank transfer or via a card machine and cash at the end of the service.

Health and safety was key in 2021 and the welcome team ensured that masks, social distancing and track and trace requirements were adhered to.



WORSHIP

Pastor Allan Barbazza

Over 2021 we saw a great hunger for God's presence as we gathered together on Sundays and Thursdays for corporate worship.

We relaunched the once a month worship night with the whole church as a space for people to engage with God in freedom. From April we restarted meeting in person after lockdown 3.0 and that was an opportunity to praise God in the building but also continuing to stream our worship meetings online for those that were unable to physically attend.

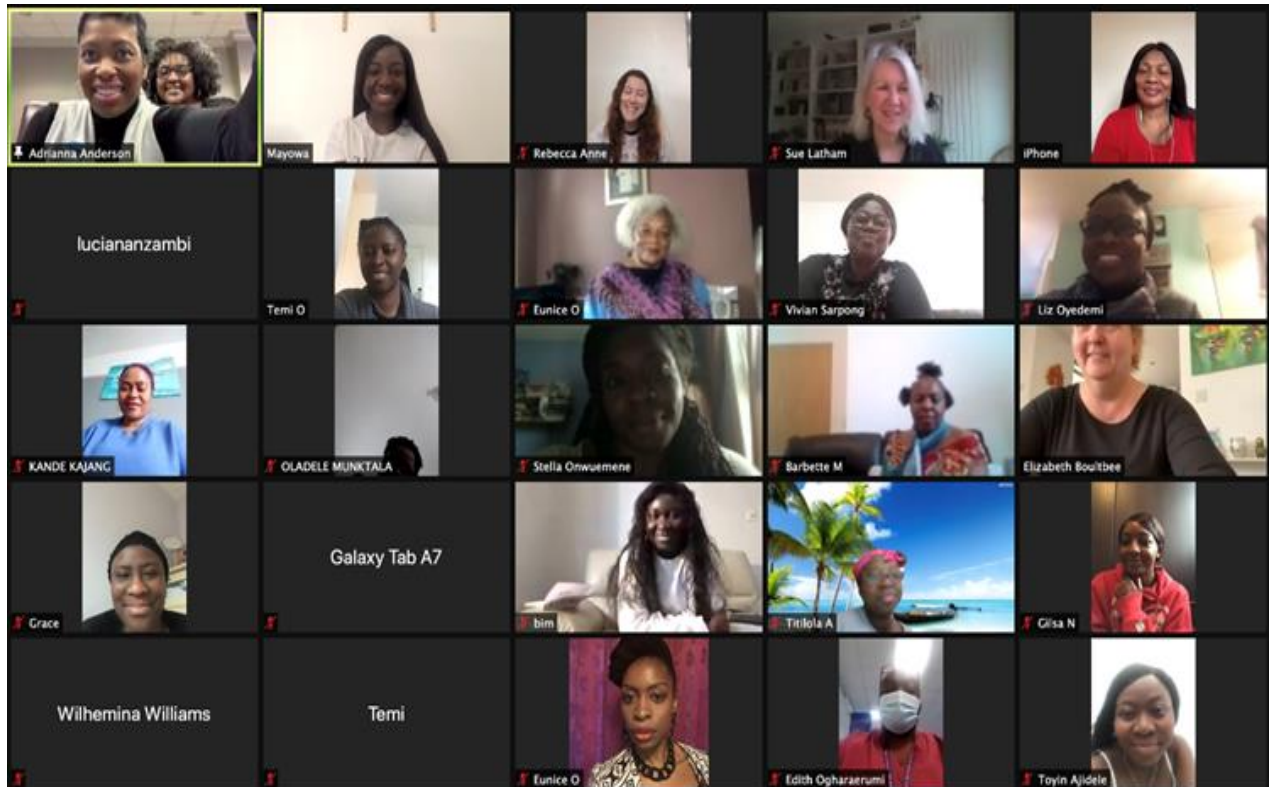
Plans for 2022 are to create bands so the worship leaders can grow in confidence and work with fixed musicians for a period of time.

WOMEN'S MINISTRY

Mayowa Akinloye

Over the past year the women at KCBC have sought to develop deeper female relationships, build community, worship, pray and learn together.

As part of International Women's Day, we held an online conference with Adrianna Anderson (women's ministry leader at HSBC). The focus for the session was the story of Ruth. Despite being online it was a wonderful afternoon; enjoyed by all and we continue to be blessed by our partnership with the women of Hunter Street Baptist Church.



Our brunch in October was another blessed morning together. A safe space for testimonies, vulnerability and honesty. Spirit filled worship, encouraging teaching and prophetic words were some of the highlights.

Youth, Students & Young Adults

Rochelle Etienne

In 2021 as the lockdown restrictions began to loosen, we were finally able to meet in person. Having done all of my pastoral work via social media, phone calls, emails and one-one discipleship, it was a joy to see the growth and development of the students and young adults in the flesh. Our numbers were low initially and although they haven't increased drastically, what has occurred is a deepening of faith in those attending frequently. This has been an absolute blessing to watch and be a part of.

The focus has been on developing the students and young adults in discipleship, leadership, and mission in and outside the church by building a firm foundation. A by-product of this has been increased confidence in sharing their faith and inviting others to church.

The number of students and young adults attending the church regularly continues



to increase. The current number of life groups is 7; this is a testament to the church's growth.

DISCIPLESHIP

Our student life group takes place every Tuesday evening, where we have in-depth bible studies and discussions. The one-on-one meetings, mentoring, apologetics and

a deeper understanding of Christianity have propelled the faith of many. This has helped develop them for leadership, and they're now giving talks and reflections at our evening service, Breathe. They frequently share testimonies of evangelising at work and their faith with strangers.

LEADERSHIP

The students and young adults are developing in their gifting, leading worship in the main Sunday service, giving talks at our evening service breathe, serving in the wider church and conducting outreach events.

Mission

We have hosted several outreach events—English Conversation Classes, Celebration of Creativity Month, Student Sunday Lunches, Breathe, and other seeker-friendly events.

Baptisms

This year we had seven baptisms, three students and four young adults.

Breathe

Our mid-week service is growing in numbers, and many students and young adults are attending the service. I often participate in leading worship, giving talks, and arranging the series topics and worship. It has proven quite impactful and initiated more conversations around the life of faith. We are excited to see further development in this area.

MISSION AND MINISTRY

Christian Union: I continue to build and maintain good relationships with the CUs at UCL, UAL, and SOAS. Given several talks throughout the year at each of these establishments and led bible studies. Provided support and gave ideas around hosting events to reach new students. The connections with student-focused ministries, such as UCCF, Agape and Fusion, continue.

I look forward to strengthening KCBCs relationship with the surrounding C.U.s.

English Conversation Classes: As a means of outreach and serving our surrounding community, we hosted English conversation classes with the support of Friends International. We had a positive turnout, and it is something we will continue to do.

Celebration of creativity month: The celebration of creativity month is a weekly event hosted every Thursday for a month. We have individuals from different artistic spheres, singers, actors, filmmakers, fashion designers and photographers. Come and share their experiences of navigating the Arts as a Christian, the positives and the challenges faced. Followed by an open mic event and food. This proved exceptionally fruitful, and many people engaged with the event and have asked when we will host another.

Student Accommodation: Direct contact with the student accommodation hasn't been as frequent as we would desire. However, we've been given access to post our event flyers in the building, particularly our breathe student service, which happens every Thursday.

FUTURE PLANS

Theology and Apologetics programme:

Create a theology and apologetics programme for students and young adults, further equipping and strengthening the congregation. When individuals feel secure in their understanding of their faith, they're more open and willing to share it. We know that KCBC is a very transient congregation, especially regarding this demographic. It is a focus on equipping for wherever God may lead them.

Youth leaders mentorship program with the LBA:

Raising youth between the ages of 15-18 who have shown leadership qualities and mentoring them in developing these skills and using the gifts and talents God has placed within them.

Morning Student praying of the scriptures

Emphasising the importance of praying and meditating on the word, with the hopes that this will increase the desire and importance of the scriptures in our daily devotion.

Evangelism and outreach training

Regular outreach in and around Kings Cross, small student teams, and open mic worship.

Welcome Coffee

We plan to have a welcome coffee stand situated by our church. To invite the new students attending The Royal Courtauld University of Arts. We share a wall with the university, and it is a burden on our hearts to reach the students there.

Student Weekend Getaway

A time of respite to fellowship and grow together outside of London during the holidays. To further strengthen our community.

Volunteers

Despite being in lockdown we have been reliant on an army of volunteers and are thankful for the 50+ volunteers that have freely given hours, days and weeks in service to the Church and community. We thank them for adapting to new ways of working, new ways of delivering services, new rules for social distancing and new cleaning requirements.

Thank you!

Finance

Honorary Treasurer, Elizabeth Boulton

2021 was a more financially stable year than 2020 with the recovery of the income from general giving and rentals. As a result, we finished 2021 with a surplus of income over expenditure of £1,778k. This was slightly better than expected as we had budgeted for a deficit of £1,195. Although overall income was £5k better than expected we spent £2k more than budgeted resulting in the £2k surplus.

As a result of the lockdown the majority of the offerings and tithes came from direct bank transfers, followed by debit or credit card giving and totalled £81,529 (2020 - £65,265).

The majority of the rental income came from the rentals to YWAM for the office & manse; the student flat; the car park and Hoopla and generated £81,410. (2019 - £75,363). We were disappointed that, without notice, YWAM did not renew the office lease on 1 October, however, we have subsequently designated the space as the Pastors Office.

We are grateful for those that were able to gift aid their donations which resulted in £14,110 being returned to the Church from HMRC. (2019 £14,427).

Total expenses for the year were £193,314 compared with £155,605 in 2020. We were fortunate that we did not have to furlough any of the staff and the gifts to Home Mission, BMS & other missionaries was maintained at the same level as in 2020 at £9,200

During the lockdown in the early part of 2021, we took the opportunity to redecorate the Sanctuary & café; replace broken windows and window frames; erect a fence between the garden and the car park at the instruction of our insurance company and toward the end of the year we redecorated the student flat which hadn't been touched for many years. The total costs of repairs and maintenance came to £37.8k which was significantly more than the £28.5k budgeted. Electricity and water charges were also under budgeted by £1000 in the year.

As we were expecting a close to breakeven budget we did not budget for the transfer of the rental from the manse (£24k) to the emergency fund. This is the first year since the Members took the decision to put this money aside that we have not been able to do so.

The Treasurer is grateful to the welcome teams who adapted to the new ways of taking and recording the offering via the card machine which has resulted in gift aid claims being maintained.

We give God the thanks for the financial generosity and support given to us during the year.

Fund Raising Activities

The Church is not reliant on upon income from fundraising activities and as a result there has no income in this area.

Financial Review

Reserves policy

Reserves in the Unrestricted General Fund of £86k ensure that the ministries at the Church could continue for 6 months should the income sources not be available. Monies retained in designated funds at the end of the year totaled £58,811 divided between the emergency fund (£47k) and the building fund (£11,811) of which £57k is deposited with the London Baptist Property Board.

Principal funding sources

The Church has three principal sources of income as follows:

- Weekly, monthly, annual offerings given by members of the church and visitors along totaled £95,636 (including gift aid) in 2021. This represents an increase of 20% when compared with 2020 at £79,697
- Grants from BUGB totaled £17,958 and the funds are to specifically support the Student Worker (£10.6k) and Breathe Congregational Worker (£7.3k). This is a reduction in the grants of £5,542 from 2020 as signaled by the LBA / Home Mission during the last grant review phase.
- Rent from the usage of our premises at £81,410 represented an increase of 8% (2020-£75,363). The majority of the rental income came from YWAM renting the office and manse at £35k (43% of total), carpark rentals (12%), Westway recording studio at £6k (7%); and other ad-hoc rentals taking up the balance.

All sources of income are extremely important to us in balancing our budget.

Material investments and investment policy

The Church has invested funds with The London Baptist Property Board in line with the investment policy adopted in 2020.

Statement of Trustee's Responsibilities

Charity law requires the Trustees to prepare financial statements that give a true and fair view of the state of affairs of the charity at the end of the financial year. In doing so the trustees are required to:

1. Select suitable accounting policies and apply them consistently.
2. Make judgements and estimates that are reasonable and prudent.
3. State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
4. Prepare the financial statements on the ongoing concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible as trustees for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enables them to ensure that financial statements comply with charity law. The Trustees are also responsible for safeguarding the assets of the Church and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signature and Declaration

I declare, in my capacity of Charity Trustee, that the Trustees have approved the following report and have authorised me to sign it on their behalf.

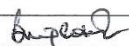


Elizabeth Boulton

Chair of Trustees & Honorary Treasurer

30 October 2022

Annual Accounts for the Year Ended 31 December 2021

 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	The King's Cross Baptist Church		
On accounts for the year ended	31 December 2021	Charity no (if any)	1155614
Set out on pages			
I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2021.			
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:			Date: 30-4-2022
Name:	Rev Brian Wightwick		
Relevant professional qualification(s) or body (if any):	Retired Baptist Minister BA (Theol) Hons. previously with Lloyds Bank Plc for 18 years		
Address:	6 Glynde Avenue, Hampden Park Eastbourne East Sussex BN22 9QE		

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.

Statement of financial activities for the year 2021

The Kings Cross Baptist Church Profit & Loss Statement for the year ended 31 December 2021

2020 £	Income & expenditure	Notes	General £	Emergency £	Building Fund £	Student Work £	Breathe £	Sunday Sch £	Clerkenwell £	Mission £	TOTAL £
Cash funds brought forward as at 1 January 2021			83,894.98	47,000.00	11,810.70	-	-	155.38	1,000.00		143,861.06
Income											
65,265.10	Weekly offerings		81,526.09								81,526.09
14,427.61	Gift Aid		14,110.42								14,110.42
23,500.04	Grants					10,625.00	7,333.04				17,958.04
75,362.80	Rental received		81,409.64								81,409.64
57.47	Gifts and other income		45.94	34.25	7.28				800.00	964.30	1,851.77
178,613.02	Total Income		177,092.09	34.25	7.28	10,625.00	7,333.04	-	800.00	964.30	196,855.96
Less Expenditure											
Ministerial expenses											
64,526.27	Salaries		74,122.35								74,122.35
12,622.48	French service support		12,902.83								12,902.83
330.00	Visiting speakers		-								-
-	Ministry development		43.71								43.71
320.00	Pastoral & ministerial expenses		19.68								19.68
Outreach expenses											
13,398.60	Breathe		327.52				8,602.31				8,929.83
23.80	Mission		103.93								103.93
-	Sunday School		35.43								35.43
15,246.01	Student & Young Adults		90.00			18,918.61					19,008.61
7,481.71	Youth Work		9,459.54								9,459.54
1,055.73	Worship		388.41								388.41
Office & General Expenses											
525.70	BT		482.16								482.16
132.28	Credit card charges		221.43								221.43
1,023.13	Printing, stationary & general		179.41								179.41
235.41	Bathroom supplies		77.30								77.30
Property Expenses											
4,881.83	Cleaning & rubbish collection		3,188.39								3,188.39
2,301.86	Electricity		3,508.23								3,508.23
2,625.27	Gas		5,204.32								5,204.32
445.07	Water rates		1,109.27								1,109.27
11,985.94	Repairs & Maintenance	1	37,760.02								37,760.02
Professional Fees											
600.00	Audit & professional fees		600.00								600.00
4,552.71	Insurance		4,710.42								4,710.42
Subscriptions & Donations											
2,091.21	Subscriptions	2	2,058.46								2,058.46
9,200.00	Gifts	3	9,200.00								9,200.00
155,605.01	Total expenses		165,792.82		-	18,918.61	8,602.31	-	-	-	193,313.73
23,008.01	Excess income over expenditure		11,299.27	34.25	7.28	(8,293.61)	(1,269.27)	-	800.00	964.30	3,542.23
	Transfers between funds		(9,562.88)			8,293.61	1,269.27				-
143,861.06	Fund balance carried forward		85,631.38	47,034.25	11,817.98	-	-	155.38	1,800.00	964.30	147,403.29

Profit & Loss statement 2021

(1 of 2 pages)

2020	Income	Notes	£	£
65,265.10	General giving			81,526.09
14,427.61	Gift Aid			14,110.42
12,500.00	Grant - Student & YA worker			10,625.00
11,000.04	Grant - Breathe			7,333.04
75,362.80	Rental received			81,409.64
57.47	Gifts & sundry income			1,851.77
178,613.02	Total Income			196,855.96
	Less Expenditure			
	Ministerial expenses			
64,526.27	Salaries		74,122.35	
12,622.48	French service support		12,902.83	
330.00	Visiting speakers		-	
-	Ministry development		43.71	
320.00	Pastoral expenses		19.68	
77,798.75				87,088.57
	Outreach expenses			
13,398.60	Breathe		8,929.83	
-	Hospitality		-	
-	Sunday School & Creche		35.43	
7,481.71	Youth Work		9,459.54	
15,246.01	Student & Young Adult Ministry		19,008.61	
23.80	Mission		103.93	
1,055.73	Worship		388.41	
37,205.85				37,925.75
	Office & General Expenses			
525.70	Phone		482.16	
132.28	Credit card charges		221.43	
1,023.13	Office, printing, stationary & general		179.41	
235.41	Bathroom supplies		77.30	
1,916.52				960.30
	Property Expenses			
4,881.83	Cleaning & rubbish collection		3,188.39	
2,301.86	Electricity		3,508.23	
2,625.27	Gas		5,204.32	
445.07	Water rates		1,109.27	
11,985.94	Repairs & Maintenance	1	37,760.02	
22,239.97				50,770.23

Profit & Loss statement 2020

(2 of 2 pages)

600.00	Professional Fees		
4,552.71	Audit & Bank charges	600.00	
5,152.71	Insurance	4,710.42	5,310.42
	Subscriptions & Donations		
2,091.21	Subscriptions	2	2,058.46
9,200.00	Gifts	3	9,200.00
11,291.21			11,258.46
155,605.01	Total expenses		193,313.73
23,008.01	Excess income over expenditure		3,542.23
(23,000.00)	Less Emergency fund transfer		
	Less Clerkenwell Charities		(800.00)
	Less Mission Gift		(964.30)
8.01	Profit / (Loss)		1,777.93

Statement of assets & liabilities as at 31 December 2021

2020		Notes	£	£
	Current Assets			
89,145.36	Bank Current Account		89,536.76	
1,810.70	Bank Current Account (Building Fund)		1,810.70	
7,000.00	Bank Current Account (Emergency Fund)		-	
1,000.00	Clerkenwell Charities (Compassion Fund)		1,800.00	
	Mission Fund		964.30	
10,000.00	London Baptist Property Board (Building Fund)		10,007.28	
40,000.00	London Baptist Property Board (Emergency Fund)		47,034.25	
<u>148,956.06</u>				151,153.29
	Fixed Assets			
6,189,094.00	Church Building (insurance value)		6,423,582.00	
136,902.00	Church contents (insurance value)		142,089.00	
388,399.00	Manse (insurance value)		398,106.00	
<u>6,714,395.00</u>				6,963,777.00
<u>6,863,351.06</u>	Total Assets			7,114,930.29
	Less Liabilities			
4,200.00	Rent deposits		3,700.00	3,700.00
	YWAM £3200			
	Westway £500			
845.00	Rent prepayments		-	-
50.00	Women's Ministry gift		50.00	50.00
	Long term liabilities			
31,300.00	Baptist Pension Fund (Nov 21)		23,500.00	23,500.00
<u>6,826,956.06</u>	Total assets less liabilities			<u>7,087,680.29</u>
	Represented by:			
	Capital & Reserves			
6,714,395.00	Asset revaluation			6,963,777.00
(31,300.00)	Baptist Pension Fund Deficit			(23,500.00)
120,853.05	Balance B/fwd		143,861.06	
23,008.01	Surplus income over expenditure		3,542.23	
143,861.06	Balance C/Fwd			147,403.29
<u>6,826,956.06</u>	Total			<u>7,087,680.29</u>

Notes to the statement of financial activities

Note 1 - Repairs & Maintenance	£
Fire extinguisher maintenance	246.00
Sanctuary redecoration	13,080.00
Café redecoration	3,840.00
Garden fence	2,340.00
Student flat window replacement	2,100.00
Light bulbs	39.86
Garden	450.61
Roof & ceiling repairs	3,120.00
Washing machine - manse	329.00
Toilet window replacements	2,880.00
Redecoration student flat	9,334.55
	<u>37,760.02</u>
Note 2 - Subscriptions & Licences	
CCLI Music Licence	258.00
Thirtyone : eight (safeguarding)	129.00
Baptist Together	399.00
London Baptist Association	518.75
TV Licencing	159.00
Information Commissioners Office	40.00
Evangelical Alliance	90.00
Web hosting & domain	201.76
SoundHound subscription	120.00
MeetUp subscription	142.95
	<u>2,058.46</u>
Note 3 - Gifts	
BU Home Mission	4,000.00
BMS World Mission	4,000.00
Vivian Chiu	1,200.00
	<u>9,200.00</u>

Additional notes to the accounts

1. Basis of accounts

These accounts have been prepared on a receipts and payments basis and in accordance with Section 133 Charities Act 2011.

2. Ministry

The Senior Pastor acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister.

Minister's stipend	£32,793
Pension contribution	£ 3,279
National Insurance	£ 3,313
Total Ministry	£39,386

3. Investment Assets

London Baptist Property Board	£57,042
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4. Assets held for the Church's own use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee, The London Baptist Property Board:

- Church premises at Vernon Square, London, WC1X 9EW valued in the accounts at £6,423,582 based on the insured value.
- Church manse at 5 Vernon Rise, London, WC1X 9EP valued in the accounts at £398,106 based on the insured value.
- The church also owns fixtures, furniture and equipment with an insured value of £142,089

5. Current liabilities

Deposits held on rental properties	£3,700
Sundry creditors	£ 50
Total current liabilities	£5,095

6. Pension Scheme liabilities

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the

market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £332.08. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £23,500 as at 31st December 2021.

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 31 December 2021 was £23,500.





Registered Charity Number 1155614

Vernon Square, London, WC1X 9EW

info@KCBC.org.uk

THE KING'S CROSS BAPTIST CHURCH

England & Wales - Charity number 1155614

Accounts



KCBC

THE KING'S CROSS BAPTIST CHURCH



ANNUAL REPORT 2020

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GOD IS IN CONTROL.
GOD IS WITH ME.
GOD IS FOR ME.
GOD IS AT WORK.
WE HAVE HOPE.



ASHLEY ANDERTON

Annual Report for the Year to 31 Dec 2020

The Trustees are pleased to present their report together with the independently examined financial statements for the charity for the year ended 31 December 2020.

The financial statements comply with current statutory requirements, the Statement of Recommended Practice - Accounting and Reporting for Charities (Revised 2005).

The KCBC Trustees would also like to acknowledge and thank Ashley Anderton who gave permission for use of her artwork in this Annual Report.

Reference and Administrative details of the Charity, Trustees and Advisors

Charity status

The King's Cross Baptist Church at Vernon Square, London, WC1X 9EP was registered as a charity by the Charities Commission on 4 February 2014 with Charity Number 1155614 following application on 13 December 2013.

Trustees

The Church is administered by the Trustees who act as the governance group of the Church. They are fully responsible as Charity Trustees under law but hold themselves accountable to Church members. The Trustees are as follows:

Senior Minister and Chair	Rev Steve Latham (<i>appointed 01 April 2015</i>)
Secretary	Vacant
Treasurer	Ms Elizabeth Boultonbee (<i>re-elected 3 March 2019</i>)
Other Trustees	Mr Daniel Coelho da Silva (<i>elected 1 April 2017</i>) Mr Amos Dzumbira (<i>elected 3 September 2017</i>)

Principal advisors

Bankers	Bank of Scotland, 33 Old Broad Street, London BX2 1LB
Independent Examiner	Rev Brian Wightwick, 6 Glynde Avenue, Eastbourne, BN22 9QE

Structure, Governance and Management

Governing document

The Charity's governing document is the Constitution which was adopted on 11 May 2013 and set out the objects of the Charity.

Recruitment and training of Trustees

The Charity Trustees are defined by the Charities Act 2011 as the group of people who have the general control and management of the administration of the charity. The Trustees are all Church Members who show the reality of their faith by the consistency of their Christian character and by their belief in the Lord Jesus Christ.

The Trustees include three Church Officers – The Senior Pastor, Church Secretary & Honorary Treasurer, although at the moment the Church Secretary role is vacant and those functions are fulfilled by the Treasurer. All the Trustees undertook refresher training in 2020 on “How to be a Good Trustee” provided by Stewardship.

Elections of Trustees can take place by ballot at any Church Members Meeting. Nominees must secure a vote of at least 66% of those present and eligible to vote and serve a term of three years. The Trustees have training made available to them during their terms of office.

Organisational structure

Early in 2016 the Church Members agreed to a transition to a new governance and leadership structure as follows:

Trustees as defined above to take on the legal and financial responsibility for ensuring that the Church complies with Charity law and that the Charity is well run.

Core Leadership consists of all the paid employees of the Charity, along with the Church Secretary and Treasurer. The Core Leadership has the responsibility of setting the spiritual direction of the Church across the five strategic purposes of Membership, Maturity, Ministry, Mission and Magnification.

Ministry Coordinators include the Core Leaders and the elected Ministry Coordinators who have the responsibility for a particular area of ministry. For example, teens, prayer, students, young adults, hospitality, welcome team.

The Church is governed and regulated by its own members and all aspects of the work of the Church are subject to the approval of the Church Meeting which is normally held every three months.

Baptist Union of Great Britain and London Baptist Association

The Church is part of the wider Baptist family and is therefore a member church of the London Baptist Association (LBA) and also of the national body, The Baptist Union of Great Britain (BUGB). Both organisations are registered charities. The Church pays an annual subscription to BUGB based on its membership numbers and also makes a donation to BUGB Home Mission for the Baptist family in the UK. Please see Note 3 of the Financial Accounts.

Custodian trustee

The London Baptist Property Board holds the title deeds of the Church building and associated buildings situated at Vernon Square, London, WC1X 9EP

Risk management

The Trustees have implemented a process of ensuring that risk assessments are completed, especially for activities that involve children and young adults and activities outside of the Church.

In 2020 the Trustees reviewed all major strategic, business and operational risks that the Church faces. This is reviewed annually.

The Trustees also developed and adopted the following new policies in 2020:

1. Financial Operating Policy
2. Reserves Policy
3. Investment Policy

Objects of the Charity

The principal purpose of the Church is the advancement of the Christian faith according to the principles of the Baptist denomination. The Church may also advance education and carry out other charitable purposes in the United Kingdom and/or other parts of the world.

Charity's aims

As a member of the Baptist Union the Church subscribes to the Union's Declaration of Principle. The basis of this Union is:

That our Lord and Saviour Jesus Christ, God manifest in the flesh, is the sole and absolute authority in all matters pertaining to faith and practice, as revealed in the Holy Scriptures, and that each church has liberty, under the guidance of the Holy Spirit, to interpret and administer His laws.

That Christian Baptism is the immersion in water into the name of the Father, the Son and Holy Spirit, of those who have professed repentance towards God and faith in our Lord Jesus Christ who 'died for our sins according to the Scriptures; was buried, and rose again on the third day'.

That it is the duty of every disciple to bear personal witness to the gospel of Jesus Christ, and to take part in the evangelisation of the world."

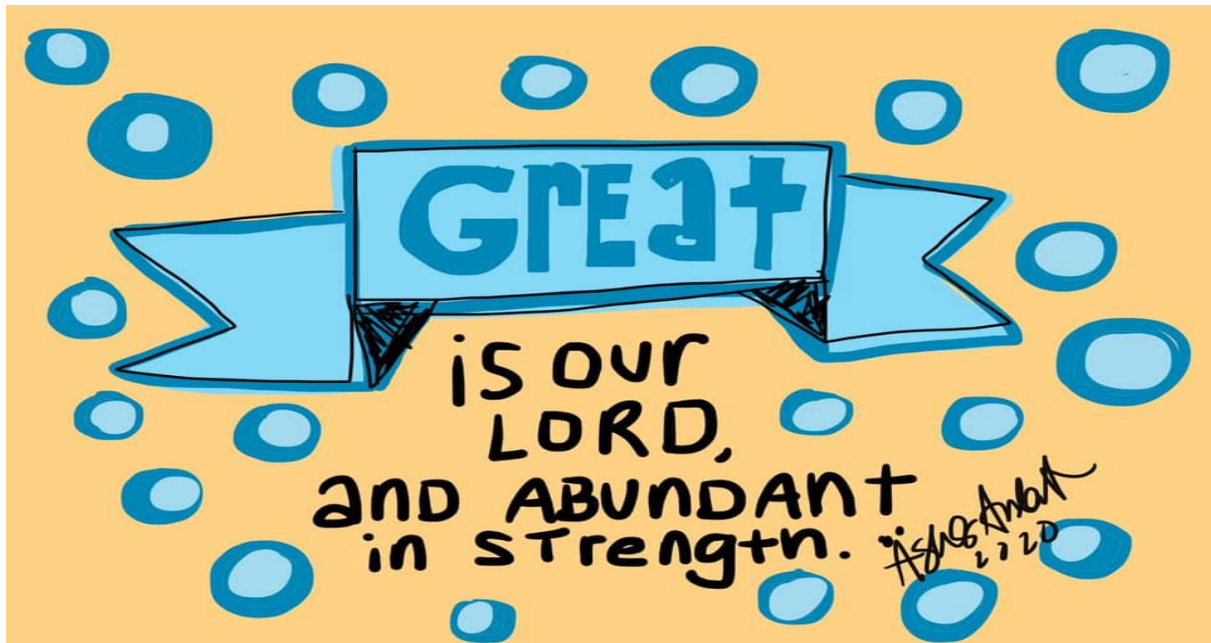
The King's Cross Baptist Church seeks to be an active Christian community / fellowship bringing Christian witness and care to the area of King's Cross. The Church acknowledges its Christian responsibilities beyond the local community and seeks to engage in both national and international situations.

Charities main objectives for the year

The Church continued to offer public worship in English at 11am on Sunday morning followed by a service in French at 1.30pm and a worship and prayer service on Thursday evenings.

However, for most of the year these services were offered on-line rather than in the building as a result of COVID 19 restrictions.

The Church premises are situated just a short distance from King's Cross & St Pancras stations which makes the use of our premises attractive for a wide range of organisations and other charities. Youth with a Mission London Radiant (YWAM) and Camden & Islington NHS Foundation Trust using our premises on a regular weekly basis during 2020 when permitted under the Government guidelines for meeting during COVID 19.



Charity's strategies

The Church Members continue to adopt the following five strategic purposes:

1. **Membership** – to bring people within the Church community into membership by baptising believers and providing classes to explain the benefits of membership and the commitment required
2. **Maturity** - to develop programmes to promote Christian knowledge, through activities enhancing greater understanding of the Christian faith and life as well as the church's purpose, the Baptist denomination regionally and nationally and its links to wider Christian activity.
3. **Ministry** – to help members develop their gifts and to use their gifts in the life of the church.
4. **Mission** - to actively encourage, promote and participate in activities to serve the needs of others both locally, nationally and internationally through such groups as the Baptist Missionary Society, World Mission and other Christian charities.
5. **Magnification** - to provide appropriate spaces for worship to God, and the building of fellowship with, and pastoral support for, one another as a community, reviewing these activities on a regular basis.



2020 Church Members Meetings & Membership

Church Members Meetings took place on 15 June and 25 November 2020. The Annual Report and Accounts for 2019 were received and approved at the AGM and Members Meeting held on 23 February 2020.

Church membership stands at 86 as of the end of 2020 (83 at the end of 2019) with 11 new members added during the year, 7 removals and the death of our sister Sylta Mayers who went to be with the Lord.

There were no baptisms in 2020 and there was 1 dedication.



Senior Pastor's Report 2020

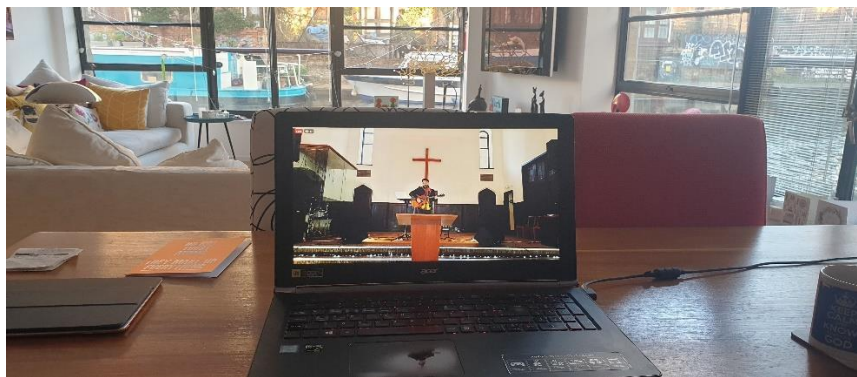
Pastor Steve Latham

This year has been dominated by the impact of Covid-19 so we have had to change our plans and develop new skills. Like many churches, we have had to spend the year adapting and re-adapting to the changing course of the pandemic. However, we have continued to look to the Lord for his guidance and strength.

When the UK went into compulsory lockdown on the 16th March we were unable to hold services in the church building. When we returned on the 27th September we were able to hold socially distanced services for a limited number of people until 30 December when we went into a second lockdown. With many people not able to physically return to the building a hybrid church combining both physical and virtual attendance emerged.

We are thankful for the highly skilled team that successfully switched most of our church life online utilising a variety of platforms including:

- Our church services (Sunday Morning, French Language and Breathe) have been shared on Facebook, using a mix of 'live' and recorded sections, edited together in an online studio.



We have tried to involve as many people as possible in leading and participating in these services, to draw on all our people's abilities.

- Small online groups have been the main way we have continued our fellowship life and enabled discipleship to carry on:

The French-speaking congregation have continued their prayer and Bible study small groups.

There are now 12 Life Groups in the English-speaking congregation up from 4 groups pre lockdown. More people have been able to attend because they haven't had to come to a central location and more leaders have emerged to use their spiritual gifts.

- In the English-speaking congregation several Pastoral Care Teams were formed so that everyone in the church was 'covered' by a leader to keep contact, able to offer basic care and to maintain a personal-pastoral contact with as many as possible.

Other events of 2020

- We continued our Monday morning Prayer Group online and held several Days of Prayer and Fasting through the year to seek God.
- Daily Bible Devotionals were developed and shared by Pastor Steve online. These have helped feed people spiritually within our own church membership and beyond.
- Pastor Steve offered theological reflection on the crisis through his blog – [Jeremiadstevellatham](https://www.jeremiadstevellatham.com).
- We engaged with Black Lives Matter in our own Zoom discussions and through the support of friends Adrianna and Gregory Anderson from our partner church in the US, Hunter Street Baptist Church (HSBC), Birmingham, Alabama.
- With International Women's Day on 8 March a mostly female team from HSBC led the KCBC Women's conference on the 7th March and Adrianna Anderson also shared during the service on the 8th. Their visit was cut short when their President announced the closing of the US border due to the pandemic.



- We have produced programmes on Apologetics using Instagram as the platform for interviewing several experts on current questions about Christian faith.
- We have continued links with the Peel Centre Senior Group offering online sessions of Bible Study and for Advent.



Appointed

In March, Rochelle Etienne began work as Director of Ministry - Teens, Students & Young Adults.

She has successfully developed her ministry among teens, student and young adults. In these difficult circumstances two new Life groups have formed. She has made good links with student groups and been invited to speak at CUs in the university.



Commended & Called

In April 2020 we were delighted to commend Pete Herbert-James in his application for ministerial recognition to become a Baptist Minister and

in June 2020 following completion of his studies in theology at Spurgeon's College, Allan Barbazza was called to be the Assistant Pastor at KCBC by the Membership as part of the newly accredited ministers (NAM) programme.



Assistant Pastor Allan Barbazza

The Breathe congregation, aimed at young adults, regularly met on a Sunday evening but a decision was made to move it to a Thursday evening. This worked well in the months prior to the lockdown as it allowed people that were working/studying in central London to come straight to the Breathe from work.

We also started the year with prayer evangelism on Thursdays afternoon in the King's Cross station area. We talked and prayed with people passing by and invited them to Breathe.

As a result of the lockdown we were much more present on both Facebook and Instagram as a means of caring for the Breathe community.



French Speaking Congregation

Pastor Patience Mbakadi

From January to March, before any news of the COVID-19 pandemic, the congregation's main focus was to engage in prayers for the year and praying for protection for our families. Sermons were limited to around 15 minutes and the rest of the service was dedicated to prayer and personal supplication as the Spirit led.

Following the March lockdown and the closure of the church building the main focus of the congregation then shifted to allowing our services to be made available online for maximum evangelical impact as well as continuing prayers for protection as we did at the beginning of the year.

During the year 2020, we welcomed a new couple, a family of four, and a relative of an existing member to the church as new members.

Zoom has been a great help in terms of evangelism. Members of the church have dedicated themselves to sharing the Zoom link with the meeting ID to their contacts every Friday. As a result, 7 new members regularly join bible study meetings on Zoom.

- We encourage members to share our sermons to their Facebook pages, as Facebook makes it easy for contacts to access our members' pages.
- Planning to invite more people to join us on Zoom by sharing the link through WhatsApp and Facebook.

Ministry Teams

The following departments of the congregation were unable to function because of social distancing restrictions and were subsequently put on hold:

- Refreshment / Catering Team
- Main Choir & Youth Choir

Media Team

The structure and development of the media team became one of our main priorities throughout the year. In March & April equipment and software with the necessary specifications to support live streaming were purchased to enable us to hold services online and from March to September, Sunday services were streamed from a home studio at 4:15 PM on YouTube and Facebook Live. When the church was briefly reopened from September to November, it was decided that live streaming would continue for those unable to physically attend the service. Streaming began at 2:30 PM. During the second lockdown in December services were streamed from a home studio at 1:15 PM instead.

Youth Group - F.A.B. Nation

Inspired by the text of Ecclesiastes 12, this is the youth ministry looking to evangelise to teens and aid them in their early walks with God. They call themselves Favoured and Blessed (F.A.B.) Nation and are led by sister Christvie who has the youth of the

congregation gather for a prayer call every Tuesday from 8-8:45 PM, sharing the word of God. This prayer line also includes youth from outside KCBC. The group calls were moved to Zoom to better connect by allowing them to see each other face to face.

Deborah Ministry

Based on Judges 4-5 this women's ministry is dedicated prayer and outreach among single-parent families and young mothers to build strong women of God and stable families. This ministry continues to gather online every month for fellowship, praying, sharing the word of God.



The Deborah Ministry held a 3 Day seminar on Zoom named: Femme face à sa destinée (Woman facing her destiny) on the 3rd, 4th and 5th of December. Each day had a different speaker. It was incredibly successful; women from across Europe joined the seminar as the link was shared through WhatsApp.

Welcome Team

The welcome team was unable to function when the church closed. However, upon our brief return to the church building from September to November, they were tasked with collecting track and trace information from new visitors, supplying masks and ensuring every visitor used hand sanitisers before entering the sanctuary. The welcome team would ensure they seated visitors according to the 2m social distancing rules.

Intercession Team

The intercession team (of 5 members) would usually meet on Tuesdays at 8 PM to pray for two hours in the church building. Due to lockdown, this was changed to online phone calls from 9-10 PM. The team also engages in 5 AM prayers every day of the week for one hour.

Oher activities

General group prayers involving the rest of the church continue to be held every Wednesday from 9-10 PM using the EE Group Call conference service.

Bible study used to be held in the church building on Fridays from 8 PM but was subsequently moved online to Zoom, beginning at 9 PM and lasting for around two hours.

We held a three-day seminar on Zoom a teaching on: La prière de la foi (The prayer of faith) on the 28th, 29th and 30th of December, led by Pastor Patience.



To crossover into the new year we held a service on New Year's Eve on Zoom from 10 PM, allowing the members to gather together to celebrate and leave the new year in God's hands in prayer.



Media & Communications

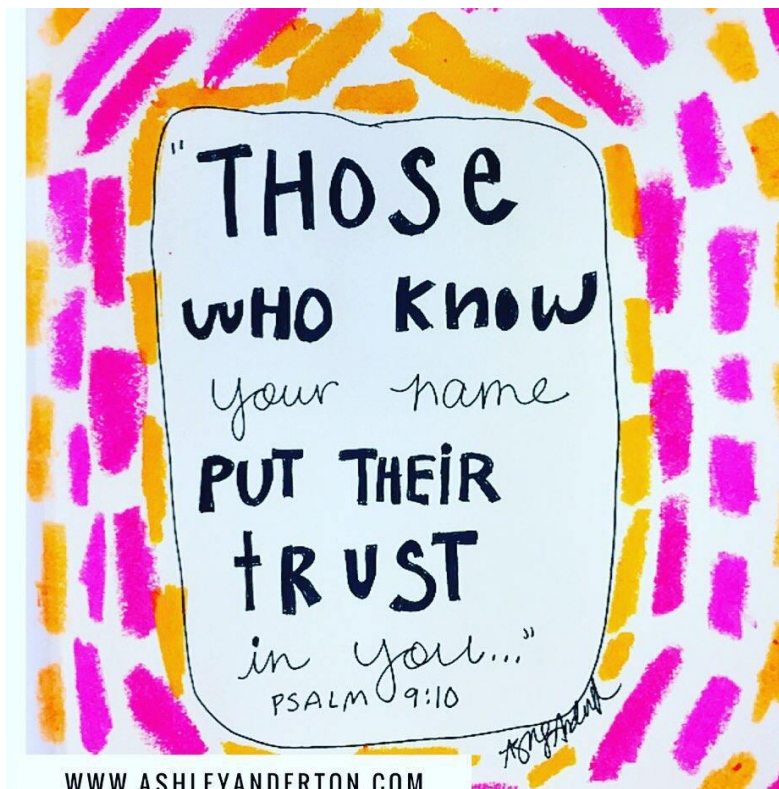
Amos Dzumbira

The Media and Communications Ministry is responsible for amplifying the voice of The King's Cross Baptist Church to the local community, London, and the World. This is done through several means including the website, social media, podcast, email newsletter and now also includes video calling such as Zoom.

From March 2020 there was much more reliance on the Media Team to provide the means to communicate with the congregation(s) in a different way.

- From April to September, services were streamed on our Facebook page and website.
- We developed our YouTube Channel, KCBC London, where sermons were also uploaded.

- Most life groups met on Zoom using individual life group member's accounts.
- Official church meetings were held on Google Meet which is part of the church's Google Suite.
- Pastor Steve started recording and livestreaming devotionals on Facebook and Instagram a few times a week.
- We went back to the church building in September and were streaming directly to Facebook.
- In November under lockdown, we streamed live instead of streaming a video recording.
- In December Temi Olugbade presented an idea to post a carol a day sung by one of our members. Christmas carols were posted on all our social media platforms every other day and shared via WhatsApp. There was a lot of positive feedback for this.
- Social media activities grew the followers on different platforms as follows:
 - Platform: beginning of the year | End of the year
 - Facebook Page: 350 likes & 400 followers | 421 likes & 509 followers
 - Instagram: 120 followers | 310 followers
 - Twitter: 35 followers | 68 followers
 - YouTube: 0 Subscribers | 35 Subscribers



MISSIONS REPORT

Funmbi Adeagbo.



Currently, we financially contribute to the Baptist Missionary Society (BMS) and Home Mission. BMS sends mission partners to other countries, and Home Mission supports projects in the UK. We

held our annual Missions Sunday on 29 November to highlight the ongoing work. For this, we had a guest preacher - Jo Herbert-James representing Tear Fund and Director of the annual global Justice Conference.

We are supporting three mission partners abroad:

- Dave & Michele, in Peru with BMS, leading a training centre for village pastors, and supporting the local Baptist Association.
- Flying Cloud, in the Middle East, working with Syrian refugees.
- Caroline, in Uganda, doing medical work and church planting.

Please continue to pray for them and their important ministries.

Pastoral Care

Edith Oggararerumi

In or out of lockdown, visits and communication with the housebound, sick or elderly continued either on the phone or in person following adherence to the government guidelines of social distancing, wearing masks and hand hygiene.

Sisters Barbette, Mammy and Stella accompanied Sister Edith on some home visits.

Those in the congregation who were not part of life groups were allocated to named individuals for pastoral care and regular phone calls.

We also celebrated new life with the birth of babies and marriage within in our church family.

I pray that the New Year will usher in God's continued grace. In Jesus' Mighty Name.

Prayer Ministry

Liz Akinloye



Luke 1:45.

Blessed is KCBC who has believed that the Lord will fulfil those things which was told from the Lord .

Prayer was the Church focus in 2020, right from the beginning of the year. Activities included:

- In January a week of praying and fasting for the months and days ahead of the church, seeking vision and wisdom led to an outpouring of spiritual gifts in words of knowledge and new talents and a deeper relationship in the Lord Jesus Christ.
- Monday morning prayer meeting expanded by with a range of new members joining us.
- Open door's for prayers during the week was on going.
- On-line morning prayer meeting using Zoom.

We encountered many prayer requests and we were able to see God answering them.

We also took part in:

- The National Day of Prayer for Britain in May 2020 and
- The LBA prayer Day in June.

Safeguarding

Sue Latham



**We care about
keeping our children
and vulnerable adults
safe.**



If you have any concerns please contact one of our
safeguarding team.

Sue Latham



Daniel Coelho



Patience Mbakadi



At KCBC we subscribe to
Thirtyone:eight [formerly CCPAS] for
support and advice and also are
grateful to Rachel Swaby for taking on
the LBA Safeguarding lead after Pete
James' departure.

We were hoping to deliver level 2
training in the Autumn but this was not
possible because of COVID restrictions.

Sunday School

Sue Latham

We started the year having sessions during Sunday
services in the back hall but have had to change
things considerably as a result of COVID 19.

During the first lockdown, we posted out packs of
crafts and activities for the children to complete and
showed photos of some of them in our online services.
Some children filmed themselves dancing and singing
along to Christian songs and these clips were also
shared online.



GENESIS AND GLORIA
KCBC SUNDAY SCHOOL

'I Am The Way' - Music by Paul McIntyre

In September we moved to having meetings on Zoom and these have been a total joy. I'm fabulously supported by Temi, Vivian and Liz. We've played games, looked at Bible stories, drawn pictures and prayed together. We have all been impressed with how well the children have joined in and contributed.

Some of them coloured and sent Christmas cards to older folk in the church.



Liz and I have also organised a few personal meet ups with the older children in the group. Again, these have been a real delight.

Technical Team

Amos Dzumbira

The Technical Team is responsible for the sound and visual projections during the church service on a Sunday morning as well as during events at other times. This past year it played a big role in livestreaming services during lockdown caused by the Coronavirus.

- The Tech Team worked as normal until March when the lockdown took place. In-church tech was not needed as we were unable to hold services.
- Services were recorded and livestreamed on Facebook using the software OBS.
- The livestreams were good quality and well produced
- In September, new WiFi was installed from Virgin Media and services were held back in the building for the first time since March.
- Out of the entire team, Megan, Christvie and Amos volunteered to operate the sound and visuals with help from Renato and Jussara.
- Livestreaming was done via a mobile phone directly to Facebook



Welcome Team

Babette Mamengi

We started the year with 15 people on the welcome team until 3 left for university, which left 12 people. However, as a result of the lockdown we only had 2 people able to physically available to undertake welcoming duties which expanded to include wiping down the chairs after the service.



WORSHIP

Assistant Pastor Allan Barbazza

With Church services moving on-line for most of the year the worship leaders have taken turns to lead worship as soloist musicians or as part of socially distanced music groups.

The congregations of all the services have been blessed by the selection of songs and the spirit filled leading of the worship leaders.

Youth, Students & Young Adults

Rochelle Etienne

Despite the challenges of the year, we have supported one another and worked together to share the hope of Christ within the church and to those outside. Within the various groups we have done the following:

Youth

- The youth group was brought online via zoom
- Systematic theology was introduced
- Fortnightly artistic initiative that involved creating Biblically inspired art, writings and penning worship songs
- Building relationships with parents
- Working with Scripture Union to produce a video for an outreach initiative

Students

- Building relationships with Christian Unions (CUs) around Kings Cross
- Invited to talk and lead a study at SOAS and UCL
- Supporting the students who have left London to study in other places
- Working with UCCF on how the church can best support CUs in this time
- Working with Friends International in how to best support international students
- Weekly life groups in-depth bible study
- Encouraging students to participate in services on a Sunday and Thursday evening
- Building confidence in their faith



Young Adults

- Weekly life group & book club
- In-depth Bible study, teaching students and young adults how to efficiently study the Bible
- Building their confidence to share their faith to friends and non-believers
- A number of girls from the student and young adults have set up their own outreach Bible study

Volunteers

Despite being in lockdown we have been reliant on an army of volunteers and are thankful for the 50+ volunteers that have freely given hours, days and weeks in service to the Church and community. We thank them for adapting to new ways of working, new ways of delivering services, new rules for social distancing and new cleaning requirements.

Thank you!



Finance

Honorary Treasurer, Elizabeth Boulton

There is no doubt that 2020 was a challenging year financially for KCBC and the budget was re-forecast many times over 2020 as we lost rental income and the general giving also went down, both as a result of the closure of the Church building.

Despite the challenges we finished the year with surplus of income over expenditure of £8 after the transfer of £23k (£24k budgeted) to the emergency fund. This is the rental income from the manse which we are putting aside so we don't become reliant on the money and also provide funds for future essential replacements & emergencies.

As a result of the lockdown the majority of the offerings and tithes came from direct bank transfers, followed by debit or credit card giving and totalled £65,265 (2019 - £77,232).

The majority of the rental income came from the rentals to YWAM for the office & manse; the student flat and the car park generating £75,363. (2019 - £104,400)

We are grateful for those that were able to gift aid their donations which resulted in £14,428 being returned to the Church from HMRC. (2019 £15,535).

Total expenses for the year were £155,605 compared with £197,891 in 2019. We were fortunate that we did not have to furlough any of the staff and the gifts to Home Mission, BMS & other missionaries was maintained at the same level as in 2019.

The Treasurer is grateful to the small team of people who undertake the regular counting of the weekly offerings for both the English and French speaking services and especially to Sue Latham who organised the counting in the period between the two lockdowns.

We give God the thanks for the financial generosity and support given to us during the year.

Fund Raising Activities

The Church is not reliant on upon income from fundraising activities and as a result there has been no income in this area.



Financial Review

Reserves policy

The Trustees approved and adopted a Reserves Policy and an Investment Policy in 2020.

Reserves in the Unrestricted General Fund of £84k ensure that the ministries at the Church could continue for 6 months should the income sources not be available. Monies retained in designated funds at the end of the year totalled £58,811 divided between the emergency fund (£47k) and the building fund (£11,811) of which £50k was put on deposit with the London Baptist Property Board.

Principal funding sources

The Church has three principal sources of income as follows:

- Weekly, monthly, annual offerings given by members of the church and visitors along with donations allocated to the building fund totalled £79,697 (including gift aid) in 2020. This represents a decrease of 14% when compared with 2019 at £92,8767
- Grants from BUGB totalled £23,500 and the funds are to specifically support the Student Worker (£12.5k) and Breathe Congregational Worker (£11k).
- Rent from the usage of our premises. We have regular monthly rent from an office (£1,200 per month), the manse (£2,000 per month), the student flat (£1,000 per month and the car park (£639 per month). Along with other ad-hoc rentals the income generated was £75k. This was a decrease of 26% over the previous year.

All sources of income are extremely important to us in balancing our budget.

Material investments and investment policy

The Church has invested funds with The London Baptist Property Board in line with the investment policy adopted in 2020.

Plans for 2021

With the continuation of the Covid-19 pandemic it will be difficult to plan in detail so we shall continue to be flexibly responsive to God's guidance in the changing circumstances of the emergency. This should be our key-verse for 2021:

James 4:13-17

Now listen, you who say, 'Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money.' Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes. Instead, you ought to say, 'If it is the Lord's will, we will live and do this or that.' As it is, you boast in your arrogant schemes. All such boasting is evil. If anyone, then, knows the good they ought to do and doesn't do it, it is sin for them.

However, there are some specific ideas already planned as follows:

- Begin the year with a Week of Prayer and Fasting.
- Launch a new Website in January.
- Launch phase 1 of our new Discipleship Programme utilising video material developed in our own church. Our intention is to produce an online series of four-

part video materials to take people along a pathway of discipleship teaching and spiritual growth.

- Strengthen Small Groups, through adopting strategies of cell church.
- Support our children transitioning from Primary to Secondary School.
- Develop Personal Evangelism: through encouraging a culture of invitation, open air witness, and using the discipleship training material.
- A Gospel-Giveaway using free copies of Mark's Gospel, linked with Sunday messages, in summer or autumn.
- Increase our links with the Peel Centre's seniors group to share the gospel with the elderly.
- With the gradual vaccination of the British population to re-open the church building for services and meetings

Statement of Trustee's Responsibilities

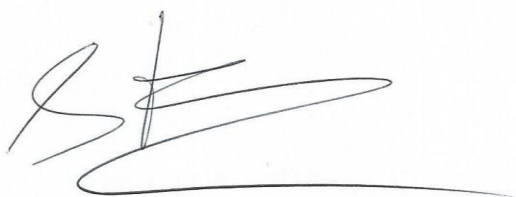
Charity law requires the Trustees to prepare financial statements that give a true and fair view of the state of affairs of the charity at the end of the financial year. In doing so the trustees are required to:

1. Select suitable accounting policies and apply them consistently;
2. Make judgements and estimates that are reasonable and prudent;
3. State whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
4. Prepare the financial statements on the ongoing concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible as trustees for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enables them to ensure that financial statements comply with charity law. The Trustees are also responsible for safe guarding the assets of the Church and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signature and Declaration

I declare, in my capacity of Charity Trustee, that the Trustees have approved the following report and have authorised me to sign it on their behalf.

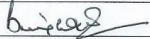


Pastor Steve Latham

Senior Pastor

31 January 2021

Annual Accounts for the Year Ended 31 December 2020

Section A		Independent Examiner's Report	
Report to the trustees/ members of	Charity Name The King's Cross Baptist Church		
On accounts for the year ended	31 December 2020	Charity no (if any)	1155614
Set out on pages	(remember to include the page numbers of additional sheets)		
Responsibilities and basis of report	I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY. 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	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: - 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 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.		
Signed:			Date: 13-2-21
Name:	Rev Brian Whitewick		
Relevant professional qualification(s) or body (if any):	Retired Baptist Minister BA (Theol) Hons Previously with Lloyds Bank plc for 18 years		
Address:	6 Glynde Avenue, Hampden Park, Eastbourne, Kent, Sussex, BN22 9QE		

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.			

Statement of financial activities for the year 2020

2019 £	Income & expenditure	Notes	General £	Emergency £	Building Fund £	Student Work £	Breathe £	Sunday Sch £	Clerkenwell £	TOTAL £
Cash funds brought forward as at 1 January 2020			83,886.97	24,000.00	11,810.70	-	-	155.38	1,000.00	120,853.05
	Income									
81,842.93	Weekly offerings		65,265.10		-					65,265.10
15,534.88	Gift Aid		14,427.61							14,427.61
1,800.00	Clerkenwell Charity Trustees									-
27,800.04	Grants					12,500.00	11,000.04			23,500.04
102,399.11	Rental received		52,362.80	23,000.00						75,362.80
1,256.68	Gifts and other income		57.47							57.47
230,633.64	Total Income		132,112.98	23,000.00	-	12,500.00	11,000.04	-	-	178,613.02
	Less Expenditure									
	Ministerial expenses									
69,111.12	Salaries		64,526.27							64,526.27
12,313.41	French service support		12,622.48							12,622.48
238.30	Visiting speakers		330.00							330.00
455.00	Ministry development									-
1,500.18	Pastoral & ministerial expenses		320.00							320.00
	Outreach expenses									
13,752.81	Breathe		775.92				12,622.68			13,398.60
441.34	Hospitality									-
298.45	Kidz Club									-
775.75	Mission		23.80							23.80
244.62	Sunday School									-
23,766.29	Student & Young Adults		282.67			14,963.34				15,246.01
10,317.87	Youth Work		7,481.71							7,481.71
805.47	Worship		1,055.73							1,055.73
	Office & General Expenses									
543.90	BT		525.70							525.70
17.37	Credit card charges		132.28							132.28
2,477.47	Printing, stationary & general		1,023.13							1,023.13
334.67	Bathroom supplies		235.41							235.41
	Property Expenses									
2,949.64	Cleaning & rubbish collection		4,881.83							4,881.83
2,732.88	Electricity		2,301.86							2,301.86
4,809.46	Gas		2,625.27							2,625.27
489.73	Water rates		445.07							445.07
32,039.54	Repairs & Maintenance	1	11,985.94							11,985.94
	Professional Fees									
500.00	Audit & professional fees		600.00							600.00
4,091.74	Insurance		4,552.71							4,552.71
	Subscriptions & Donations									
2,294.52	Subscriptions	2	2,091.21							2,091.21
12,790.40	Gifts	3	9,200.00							9,200.00
200,091.93	Total expenses		128,018.99		-	14,963.34	12,622.68	-	-	155,605.01
30,541.71	Excess income over expenditure		4,093.99	23,000.00	-	(2,463.34)	(1,622.64)	-	-	23,008.01
	Transfers between funds		(4,085.98)			2,463.34	1,622.64			-
120,855.04	Fund balance carried forward		83,894.98	47,000.00	11,810.70	-	-	155.38	1,000.00	143,861.06

Profit & Loss statement 2020

(1 of 2 pages)

2019	Income	Notes	£	£
77,232.23	Weekly offerings			65,265.10
15,534.88	Gift Aid			14,427.61
1,800.00	Clerkenwell Charity Trustees			-
4,610.70	Building Fund			-
15,000.00	Grant - Student & YA worker			12,500.00
11,000.04	Grant - Breathe			11,000.04
102,399.11	Rental received			75,362.80
856.68	Gifts & sundry income			57.47
228,433.64	Total Income			178,613.02
	Less Expenditure			
	Ministerial expenses			
69,111.12	Salaries		64,526.27	
12,313.41	French service support		12,622.48	
238.30	Visiting speakers		330.00	
455.00	Ministry development		-	
1,500.18	Pastoral expenses		320.00	
83,618.01				77,798.75
	Outreach expenses			
13,752.81	Breathe		13,398.60	
441.34	Hospitality		-	
(155.38)	Sunday School		-	
298.45	Kidz Club		-	
4,938.66	Youth Work		7,481.71	
23,766.29	Student & Young Adult Ministry		15,246.01	
3,579.21	Scripture Union Youth Work			
775.75	Mission		23.80	
805.47	Worship		1,055.73	
48,202.60				37,205.85
	Office & General Expenses			
543.90	Phone		525.70	
17.37	Credit card charges		132.28	
2,477.47	Office, printing, stationary & general		1,023.13	
334.67	Bathroom supplies		235.41	
3,373.41				1,916.52

Profit & Loss statement 2020

(2 of 2 pages)

	Property Expenses			
2,949.64	Cleaning & rubbish collection		4,881.83	
2,732.88	Electricity		2,301.86	
4,809.46	Gas		2,625.27	
489.73	Water rates		445.07	
32,039.54	Repairs & Maintenance	1	11,985.94	
<u>43,021.25</u>				22,239.97
	Professional Fees			
500.00	Audit & Bank charges		600.00	
4,091.74	insurance		4,552.71	
<u>4,591.74</u>				5,152.71
	Subscriptions & Donations			
2,294.52	Subscriptions	2	2,091.21	
12,790.40	Gifts	3	9,200.00	
<u>15,084.92</u>				11,291.21
197,891.93	Total expenses			<u>155,605.01</u>
30,541.71	Excess income over expenditure			23,008.01
(4,610.70)	Less Building fund donations			
(24,000.00)	Less Emergency fund transfer			(23,000.00)
3,579.21	Scripture Union funded work			
<u>5,510.22</u>	Profit / (Loss)			<u>8.01</u>

Statement of assets & liabilities as at 31 December 2020

2019	Notes	£	£
	Current Assets		
88,741.32	Bank Current Account	90,145.36	
11,810.70	Bank Current Account (Building Fund)	1,810.70	
24,000.00	Bank Current Account (Emergency Fund)	7,000.00	
	London Baptist Property Board (Building Fund)	10,000.00	
1.03	London Baptist Property Board (Emergency Fund)	40,000.00	
<u>124,553.05</u>			148,956.06
	Fixed Assets		
6,121,805.00	Church Building (insurance value)	6,189,094.00	
135,414.00	Church contents (insurance value)	136,902.00	
359,961.00	Manse (insurance value)	388,399.00	
<u>6,617,180.00</u>			6,714,395.00
<u>6,741,733.05</u>	Total Assets		6,863,351.06
	Less Liabilities		
3,700.00	Rent deposits	4,200.00	4,200.00
	YWAM £3200		
	Westway £500		
	Eliseo £500		
	Pre-payments - rent (Eliseo)	500.00	500.00
	Pre-payments - rent One World Choir	65.00	65.00
	Pre-payments - rent Rehoboth	200.00	200.00
	Pre-payments - rent Nest Collective	80.00	80.00
	Women's Ministry gift	50.00	50.00
	Long term liabilities		
47,700.00	Baptist Pension Fund (Sept 20)	31,300.00	31,300.00
<u>6,690,333.05</u>	Total assets less liabilities		<u>6,826,956.06</u>
	Represented by:		
	Capital & Reserves		
6,617,180.00	Asset revaluation		6,714,395.00
(47,700.00)	Baptist Pension Fund Deficit		(31,300.00)
90,311.34	Balance B/fwd	120,853.05	
30,541.71	Surplus income over expenditure	23,008.01	
120,853.05	Balance C/Fwd		143,861.06
<u>6,690,333.05</u>	Total		<u>6,826,956.06</u>

Notes to the statement of financial activities

Note 1 - Repairs & Maintenance

	£
Toilet minor repairs	372.00
Manse repairs	270.00
Roof repairs	264.00
Electrical repairs	3,492.00
Fire blanket & signage	30.00
Plumbing and general repairs	1,872.00
Five year electrical inspection and repairs	3,096.00
Annual fire extinguisher inspection	120.00
Window replacements	1,170.00
Wireless smoke detector inspection	90.00
Pre-opening maintenance and boiler safety checks	420.00
Flat mattress	122.95
Garage door	132.00
Lighting	534.99
	<u>11,985.94</u>

Note 2 - Subscriptions & Licences

CCLI Music Licence	416.80
Thirtyone : eight (safeguarding)	129.00
Baptist Together	390.10
London Baptist Association	518.75
TV Licencing	157.50
Information Commissioners Office	40.00
Evangelical Alliance	90.00
EPC Certificattion (manse / flat)	90.00
Web hosting & domain	259.06
	<u>2,091.21</u>

Note 3 - Gifts

	In	Out	Balance
BU Home Mission		4,000.00	4,000.00
BMS World Mission		4,000.00	4,000.00
London City Mission			-
Vivian Chiu		1,200.00	1,200.00
	-	9,200.00	9,200.00

Additional notes to the accounts

1. Basis of accounts

These accounts have been prepared on a receipts and payments basis and in accordance with Section 133 Charities Act 2011.

2. Ministry

The Senior Pastor acts as one of the church's trustees and receives remuneration and other benefits in respect of his services as Minister.

Minister's stipend	£32,648
Pension contribution	£ 3,265
National Insurance	£ 3,299
Total Ministry	£39,212

3. Investment Assets

London Baptist Property Board	£50,000
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4. Assets held for the Church's own use

The church is the beneficial owner (subject to the relevant trusts) of the following assets, the legal title to which is held by the church's custodian trustee, The London Baptist Property Board:

- Church premises at Vernon Square, London, WC1X 9EW valued in the accounts at £6,189,094 based on the insured value.
- Church manse at 5 Vernon Rise, London, WC1X 9EP valued in the accounts at £388,399 based on the insured value.
- The church also owns fixtures, furniture and equipment with an insured value of £136,902

5. Current liabilities

Deposits held on rental properties	£4,200
Rent pre-payments	£ 845
Sundry creditors	£ 50
Total current liabilities	£5,095

6. Pension Scheme liabilities

The Church is a participating employer the Baptist Pension Scheme ("the Scheme"), which is a separate legal entity administered by the Pension Trustee (Baptist Pension Trust Limited). The assets of the Scheme are held separately from those of the Employer and the other participating employers.

The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable income for each year of pensionable service together with additional pension in respect of premiums paid on Pensionable Income in excess of Minimum Pensionable Income. Since 1 January 2012, benefits have been provided through a Defined Contribution (DC) Plan.

A formal valuation of the DB Plan as at 31 December 2019 by a professionally qualified Actuary using the Projected Unit Method. At the valuation date the market value of the DB Plan assets was £298 million, whilst the level of assets needed to pay benefits was £316m, giving a deficit of £18m (equivalent to a past service funding level of 94%). The Church and the other participating

employers in the DB Plan are collectively responsible for funding this deficit. The next actuarial valuation of the DB Plan within the Scheme is due to take place not later than as at 31 December 2022.

Under the Schedule of Contributions, the church makes a monthly payment in respect of the DB scheme deficit, currently £326.24 but temporarily reduced due to COVID to £163.17 in July 2020, which will increase in line with increases in Minimum Pensionable Income. The Schedule of Contributions foresees these contributions continuing until June 2026. The pension scheme liability shown in the Statement of Assets and liabilities is calculated as the current rate per month multiplied by the number of months remaining in the current Schedule of Contributions, which amounted to £31,300 as at 31st December 2020.

The Church has been advised that the estimated cost for the church to buyout their Pension Scheme liabilities at 31 December 2020 was £31,300.





Registered Charity Number 1155614

Vernon Square, London, W1X 9EW

info@KCBC.org.uk