



# 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.

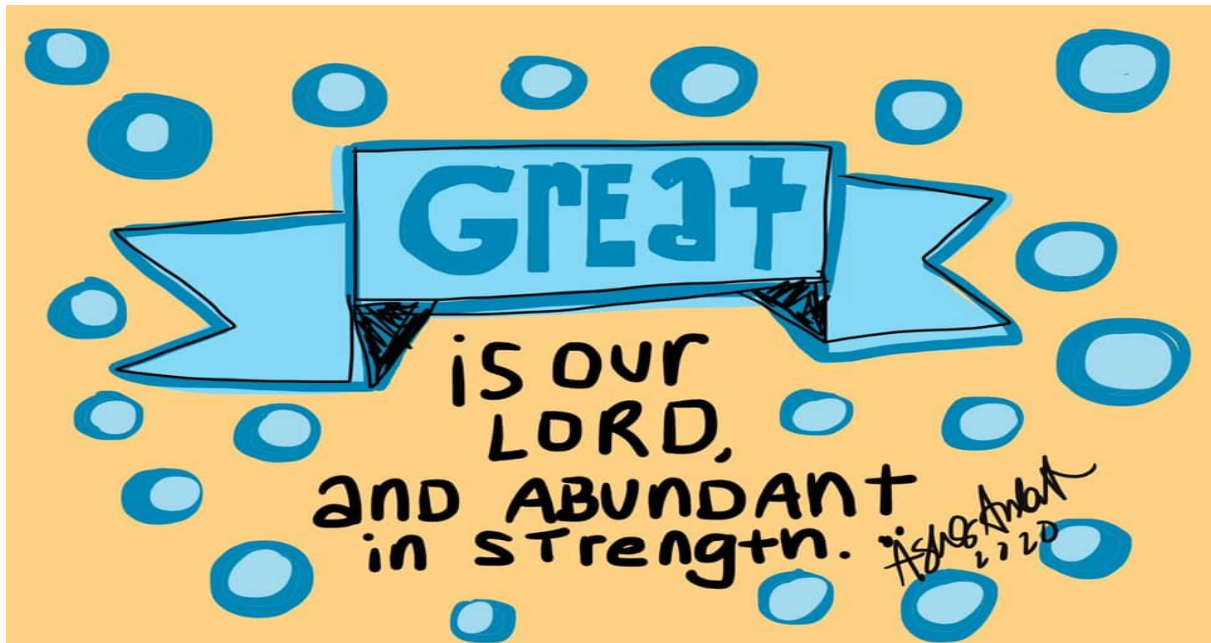
## *Charities main objectives for the year*

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

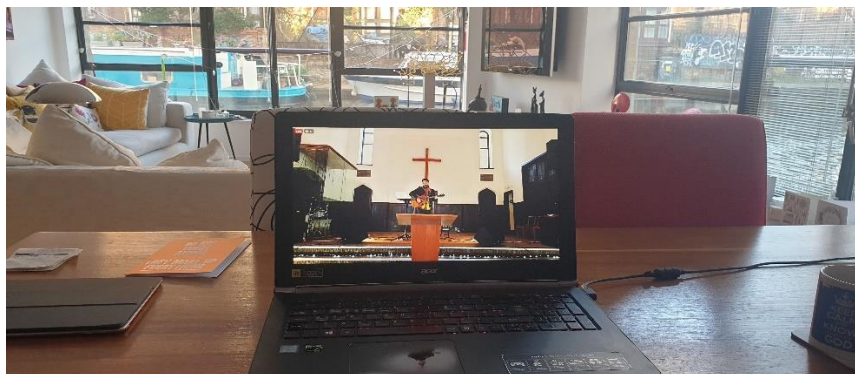
Pastor Steve Latham

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 16<sup>th</sup> March we were unable to hold services in the church building. When we returned on the 27<sup>th</sup> 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 7<sup>th</sup> March and Adrianna Anderson also shared during the service on the 8<sup>th</sup>. 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

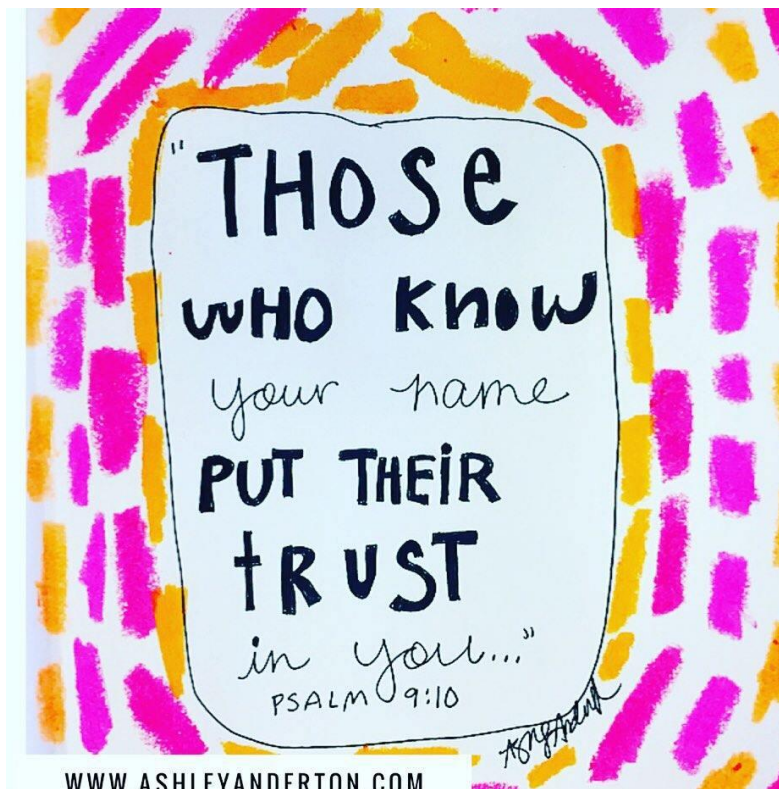
### Amos Dzumbira

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

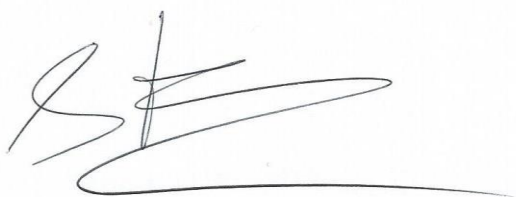
Charity law requires the Trustees to prepare financial statements that give a true and fair view of the state of affairs of the charity at the end of the financial year. In doing so the trustees are required to:

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.

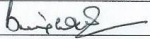


Pastor Steve Latham

Senior Pastor

31 January 2021

# Annual Accounts for the Year Ended 31 December 2020

Section A		Independent Examiner's Report	
<b>Report to the trustees/ members of</b>	Charity Name The King's Cross Baptist Church		
<b>On accounts for the year ended</b>	31 December 2020	<b>Charity no (if any)</b>	1155614
<b>Set out on pages</b>	(remember to include the page numbers of additional sheets)		
<b>Responsibilities and basis of report</b>	<p>I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended DD / MM / YYYY.</p> <p>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").</p> <p>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.</p>		
<b>Independent examiner's statement</b>	<p>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:</p> <ul style="list-style-type: none"> <li>the accounting records were not kept in accordance with section 130 of the Charities Act; or</li> <li>the accounts did not accord with the accounting records; or</li> </ul> <p>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.</p>		
<b>Signed:</b>			<b>Date:</b> 13-2-21
<b>Name:</b>	Rev Brian Whitewick		
<b>Relevant professional qualification(s) or body (if any):</b>	Retired Baptist Minister BA (Theol) Hons Previously with Lloyds Bank plc for 18 years		
<b>Address:</b>	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).			
<b>Give here brief details of any items that the examiner wishes to disclose.</b>			



# Statement of financial activities for the year 2020

2019 £	Income & expenditure	Notes	General £	Emergency £	Building Fund £	Student Work £	Breathe £	Sunday Sch £	Clerkenwell £	TOTAL £
<b>Cash funds brought forward as at 1 January 2020</b>			<b>83,886.97</b>	<b>24,000.00</b>	<b>11,810.70</b>	<b>-</b>	<b>-</b>	<b>155.38</b>	<b>1,000.00</b>	<b>120,853.05</b>
	<b>Income</b>									
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
<b>230,633.64</b>	<b>Total Income</b>		<b>132,112.98</b>	<b>23,000.00</b>	<b>-</b>	<b>12,500.00</b>	<b>11,000.04</b>	<b>-</b>	<b>-</b>	<b>178,613.02</b>
	<b>Less Expenditure</b>									
	<b>Ministerial expenses</b>									
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
	<b>Outreach expenses</b>									
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
	<b>Office &amp; General Expenses</b>									
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
	<b>Property Expenses</b>									
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
	<b>Professional Fees</b>									
500.00	Audit & professional fees		600.00							600.00
4,091.74	Insurance		4,552.71							4,552.71
	<b>Subscriptions &amp; Donations</b>									
2,294.52	Subscriptions	2	2,091.21							2,091.21
12,790.40	Gifts	3	9,200.00							9,200.00
<b>200,091.93</b>	<b>Total expenses</b>		<b>128,018.99</b>		<b>-</b>	<b>14,963.34</b>	<b>12,622.68</b>	<b>-</b>	<b>-</b>	<b>155,605.01</b>
<b>30,541.71</b>	<b>Excess income over expenditure</b>		<b>4,093.99</b>	<b>23,000.00</b>	<b>-</b>	<b>(2,463.34)</b>	<b>(1,622.64)</b>	<b>-</b>	<b>-</b>	<b>23,008.01</b>
	Transfers between funds		(4,085.98)			2,463.34	1,622.64			-
<b>120,855.04</b>	<b>Fund balance carried forward</b>		<b>83,894.98</b>	<b>47,000.00</b>	<b>11,810.70</b>	<b>-</b>	<b>-</b>	<b>155.38</b>	<b>1,000.00</b>	<b>143,861.06</b>



# 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
	<b>Less Expenditure</b>			
	<b>Ministerial expenses</b>			
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
	<b>Outreach expenses</b>			
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
	<b>Office &amp; General Expenses</b>			
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)

	<b>Property Expenses</b>			
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
	<b>Professional Fees</b>			
500.00	Audit & Bank charges		600.00	
4,091.74	insurance		4,552.71	
<u>4,591.74</u>				5,152.71
	<b>Subscriptions &amp; Donations</b>			
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	£	£
	<b>Current Assets</b>		
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
	<b>Fixed Assets</b>		
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>	<b>Total Assets</b>		6,863,351.06
	<b>Less Liabilities</b>		
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
	<b>Long term liabilities</b>		
47,700.00	Baptist Pension Fund (Sept 20)	31,300.00	31,300.00
<u>6,690,333.05</u>	<b>Total assets less liabilities</b>		<u>6,826,956.06</u>
	Represented by:		
	<b>Capital &amp; Reserves</b>		
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>	<b>Total</b>		<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
	-	<u>9,200.00</u>	<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	£32,648
Pension contribution	£ 3,265
National Insurance	£ 3,299
<b>Total Ministry</b>	<b>£39,212</b>

### 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
<b>Total current liabilities</b>	<b>£5,095</b>

### 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.

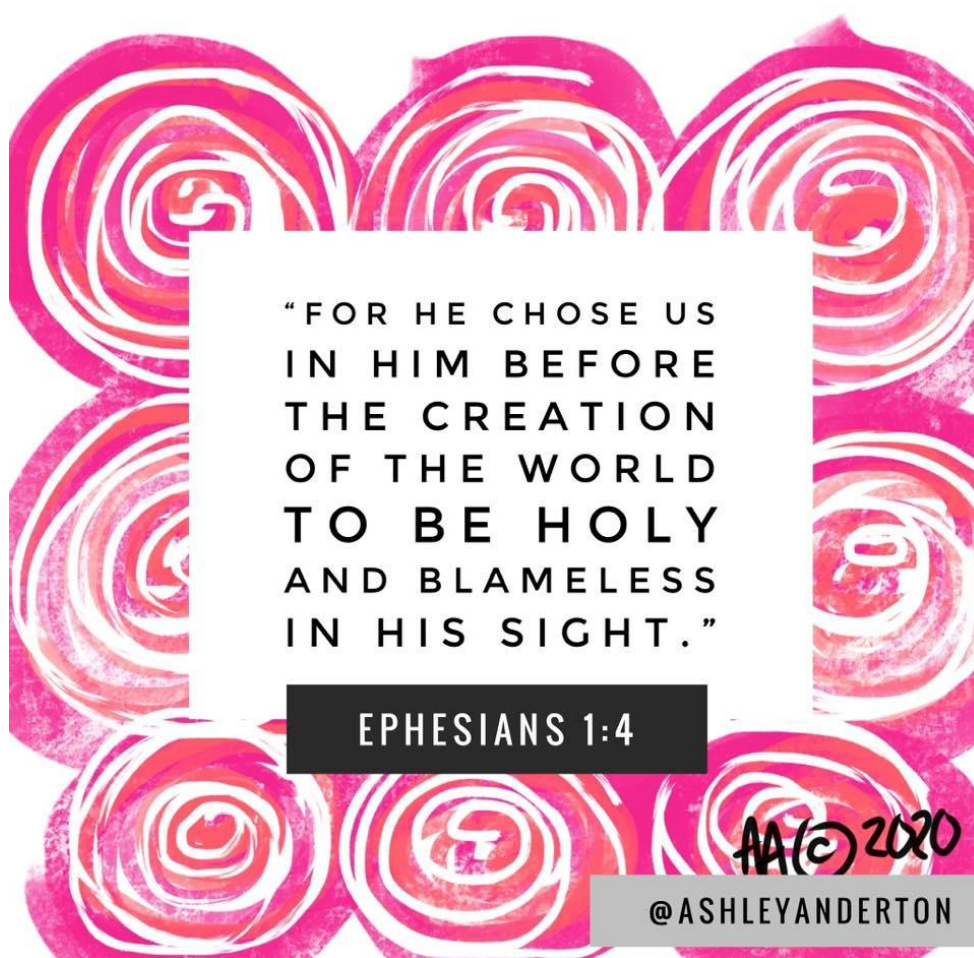
The Scheme, previously known as the Baptist Ministers' Pension Fund, started in 1925, but was closed to future accrual of defined benefits on 31 December 2011. Prior to this date the main benefit provided through the Defined Benefit (DB) Plan was a pension of one eightieth of final minimum pensionable 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](mailto:info@KCBC.org.uk)