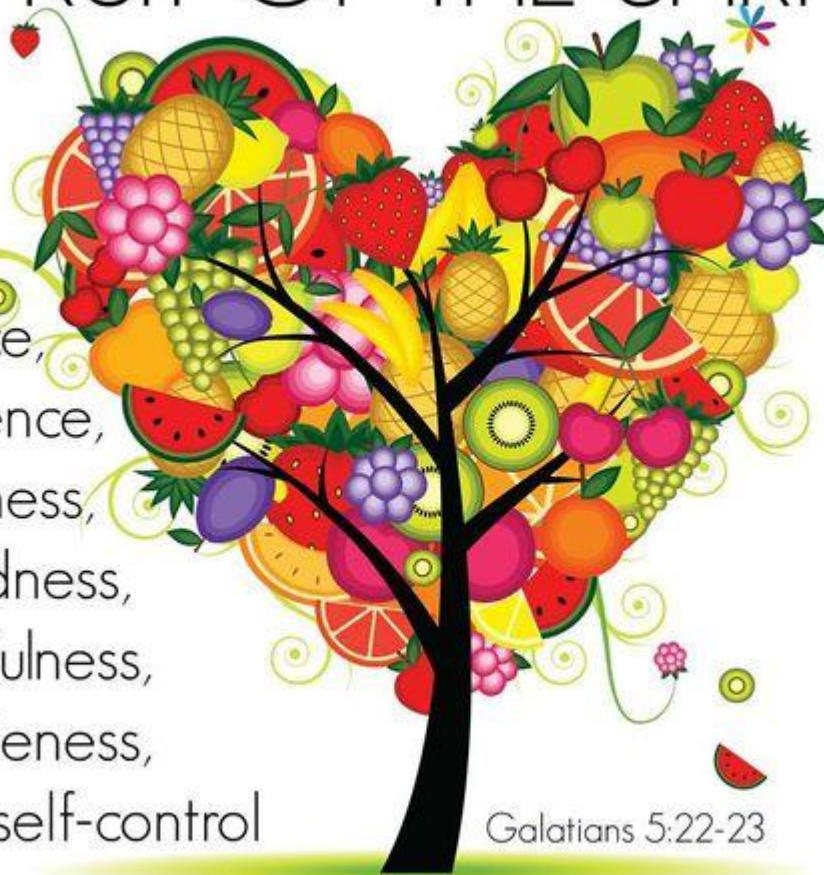


KCBC

THE KING'S CROSS BAPTIST CHURCH

FRUIT OF THE SPIRIT

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

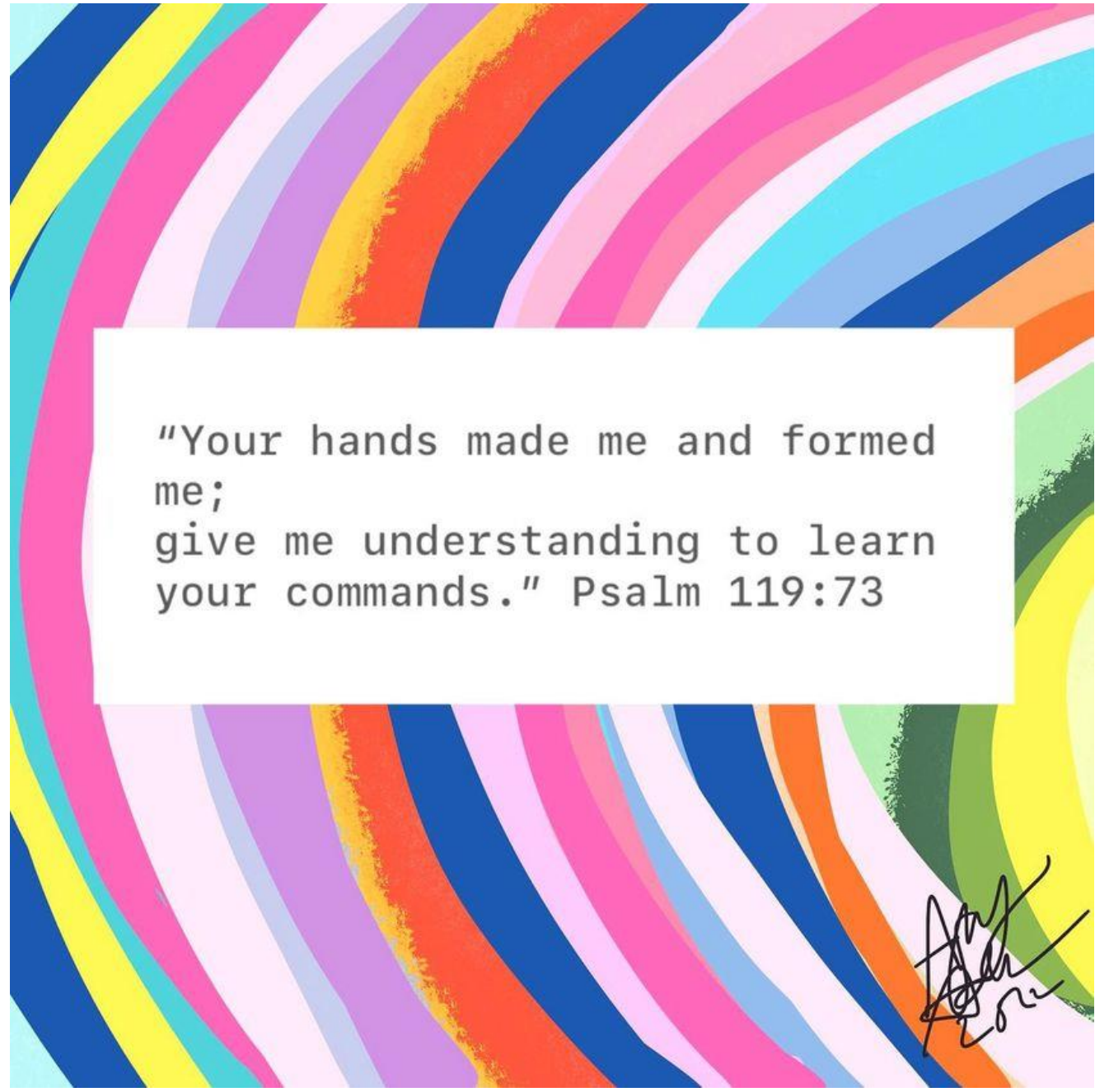


Galatians 5:22-23

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.

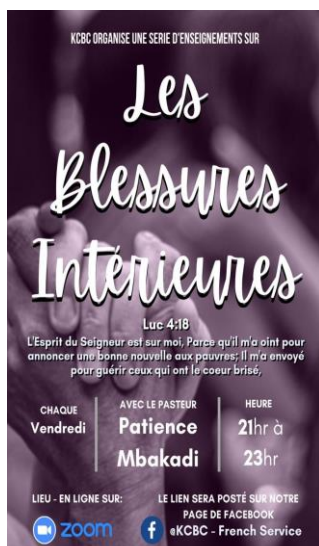


Strategies for Evangelism

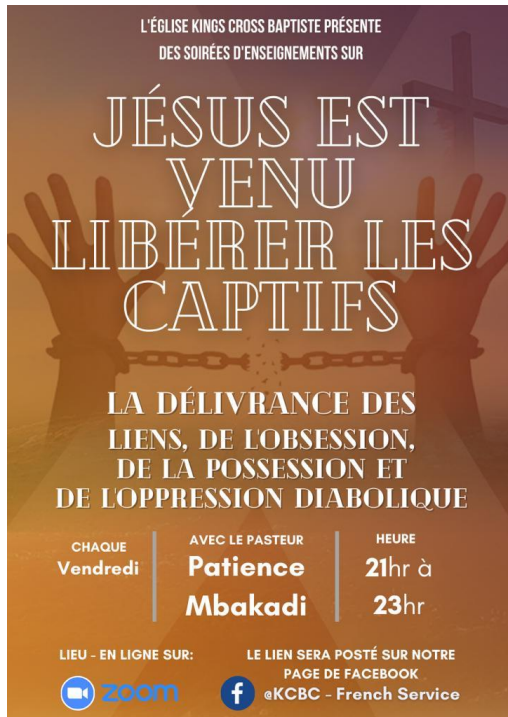
- We encourage members to share our sermons to their Facebook pages, as Facebook makes it easy for contacts to access our members' pages.
- Planning to invite more people to join us on Zoom by sharing the link through WhatsApp and Facebook.

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.

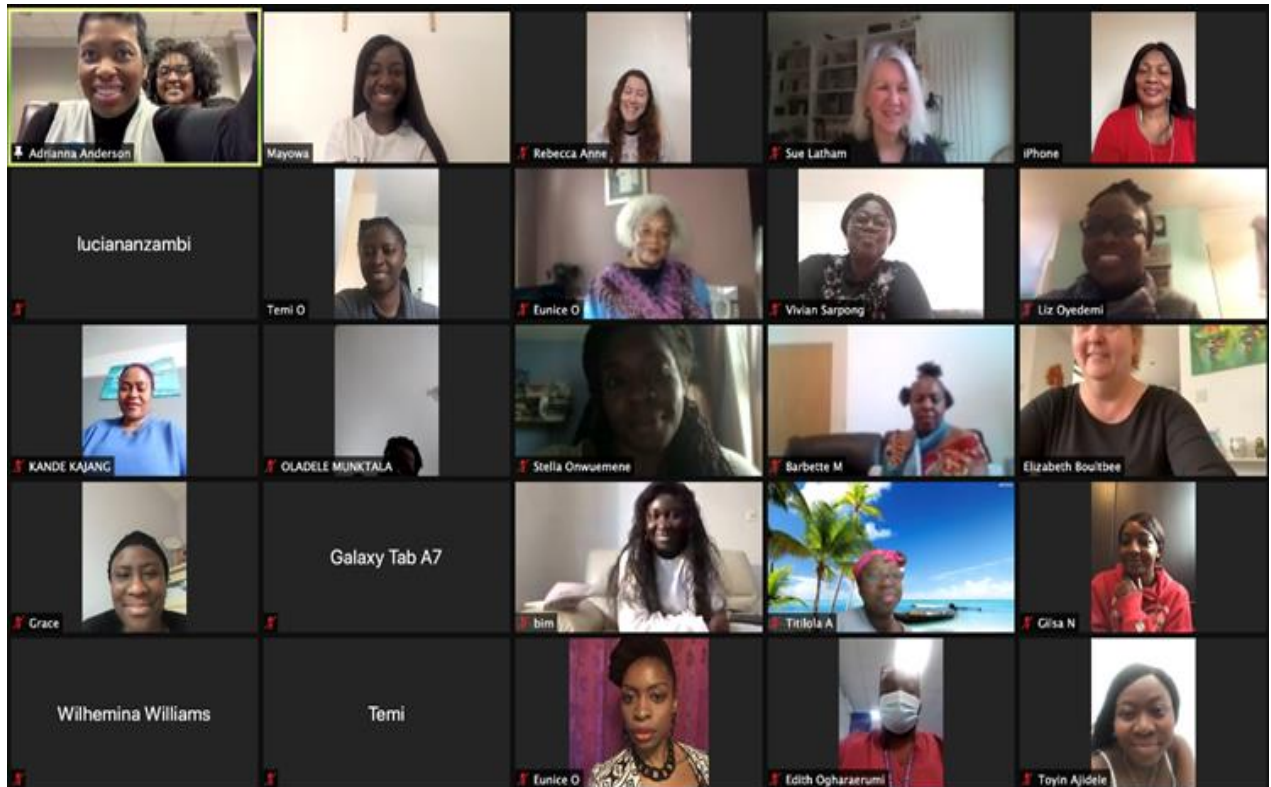
Plans for 2022 are to create bands so the worship leaders can grow in confidence and work with fixed musicians for a period of time.

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.


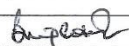


Elizabeth Boulton

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			
<p>I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2021.</p>			
Responsibilities and basis of report	<p>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").</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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.</p>		
Independent examiner's statement	<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"> • accounting records were not kept in accordance with section 130 of the Act or • the accounts do not accord with the accounting records <p>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.</p>		
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