

Impact Report 2025

Your impact for the gospel

How you enabled ministry
around the UK over the last year



Protected



A LETTER FROM OUR CEO

Thank you for another exciting year of growth

Because of your decision to save with Kingdom Bank, we were able to lend £26.7 million to churches, Christian charities and ministry workers in 2024. That means more churches securing places for gospel ministry in the heart of their communities for generations to come.

The need for churches to secure their own permanent accommodation has never been more urgent.

Take Redeemer Church, based in Nottingham, as an example. They faced hostility when they purchased the local town hall, partly because they were a church. But as they opened their doors – offering children's groups, language classes and

community outreach – their community saw the love of Christ in action. Today, members of that same community welcome them with open arms. Your savings helped make that possible. Because we offer modest savings rates, we can extend affordable mortgage rates to churches like Redeemer, enabling them to grow their ministry. In fact, this cost-saving meant they could hire another gospel worker, expanding their impact even further.

That's the power of your savings.

Xander and Melody were struck by Kingdom Bank's unique purpose. Like many Christians, they were concerned about how mainstream banks invest their money. But when they discovered that Kingdom Bank uses savings to fund gospel-focused ministries, they realised

"Because we offer modest savings rates, we can extend affordable mortgage rates to churches like Redeemer..."

**PAUL HOUGHTON, CEO,
KINGDOM BANK**

their deposits could do more than just earn interest – they could serve God's Kingdom.

I hope you are encouraged to read these stories, and others like them, in our Impact Report. This is not a story about Kingdom Bank. This is a story about how generous Christians have used their savings to enable mission-minded churches to love Jesus, share Jesus and hold out the gospel of hope.

This past year, we've also seen strong growth in our insurance business, helping churches and Christian-led organisations protect what matters most. We've expanded into Property Services, guiding churches through complex property decisions. Furthermore, we're investing heavily in our digital banking experience, with a new website, online banking platform and mobile app to serve you even better.

At the heart of it all, this impact wouldn't be possible without you. By choosing to save with Kingdom Bank, you're not just securing your

financial future – you're actively investing in gospel work across the UK.

Thank you for partnering with us. We are so grateful.

With every blessing,



Paul Houghton
CEO, KINGDOM BANK

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 Kingdom Bank
 Kingdom Bank Ltd

You helped us lend
**£26.7m to UK
churches in 2024.**



You could have
chosen to save your
money with a high
street bank...

...but instead you
chose to put your
money where
your heart is.

Helping churches to plant, build and grow

New buildings, refurbishments and homes for ministry workers. Kingdom Bank mortgages are creating opportunities for the gospel across the UK.

30 mortgages for church buildings

to a value of £8.4m



"Working with Kingdom Bank has been really positive. They have been very prayerful, which is not what I was expecting from a bank."

DARRELL IRWIN, EMMANUEL CHURCH, LEFTWICH

20 personal mortgages to Christian workers

totalling £3.1m



Your savings enabled churches to purchase

22 homes for ministry workers

to a value of £6.4m



"The manse is a family home for us, a study place for me and a base for ministry. It enables us to provide pastoral care and hospitality, as well as being a meeting place for the various ministries within our church."

ANDY LONGWE, PASTOR, LONDON CITY PRESBYTERIAN CHURCH

We provided 101 mortgages in total, including 15 community outreach mortgages totalling £3m

"This mortgage helps provide security and freedom; it really has been such a blessing."

LORRAINE, JACOB'S WELL CARE CENTRE, GOSPORT



These enabled...
5 housing projects



...the purchase of
3 Christian charity premises



...the development of
2 premises for Christian education



Your property may be repossessed if you do not keep up repayments on your mortgage.

Giving your money a mission

When you or your organisation save with Kingdom Bank, your money enables ministry across the country.

Account balances totalled £121m

Personal saver balances

£46m

"Though we may get a slightly lower interest rate than elsewhere, we can see that our money is being used in a way which is aligned with our Christian values."

HUGH AND DEANNE, PERSONAL SAVINGS CUSTOMERS

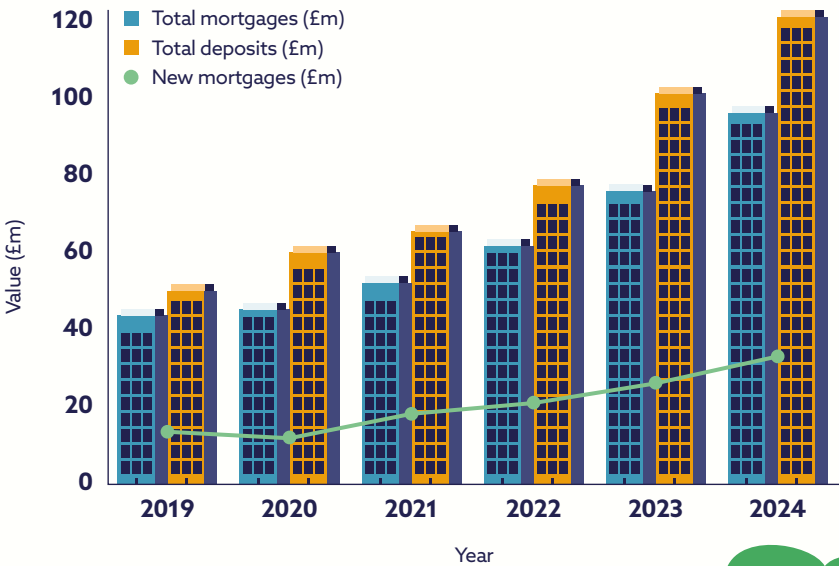
"We chose Kingdom Bank because it's a secure, ethical bank which lets us access savings easily if we need to."

MARTIN, CHAIR OF TRUSTEES, 13:33 TRUST

Organisational saver balances

£74m

2019-2024
Total mortgages, total deposits and new mortgages

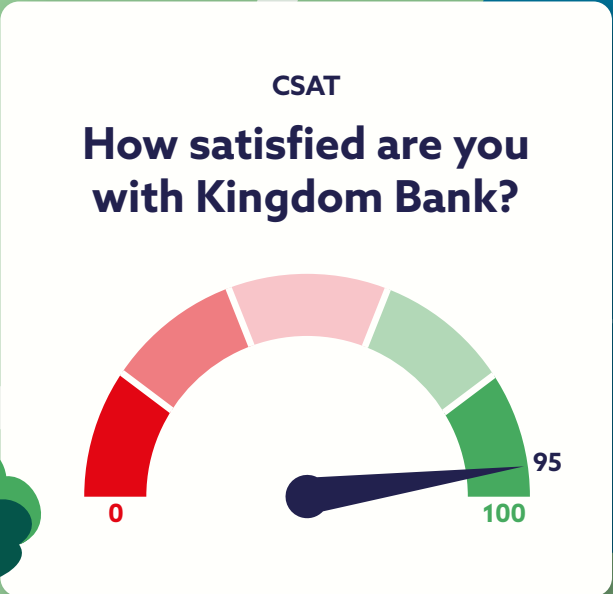


Our NPS and CSAT* scores show that customers are both highly satisfied and very likely to recommend our services to others.



"We found that people were very patient with us. Overall it was a positive experience, and our mortgage advisor was very helpful in finding ways to make things work."

JOHN, PERSONAL MORTGAGE CUSTOMER, CAMBRIDGE



Save with us so we can help churches grow

Your savings enable vital ministry projects. With our lending set to grow again in 2025, your support is more crucial than ever.

Save with us so we can say 'yes' to more churches, Christian charities and ministry workers in need of their own permanent accommodation.

Explore savings accounts



kingdom.bank/
impact

*Net Promoter Score and Customer Satisfaction



ANDREW, HEAD OF LENDING, KINGDOM BANK

**"We have a lot
to thank God for."**

It is wonderful to see how God has put the Bank to work in 2024. We have completed more than 100 property-related transactions, totalling £26.7m – a new record for us and a 35% increase on 2023!

We have a lot to thank God for.

Kingdom Bank savers have helped 80 churches, Christian organisations and ministry workers to buy or improve their own property. This has included churches purchasing, developing or refurbishing buildings which have not previously been used for worship and evangelism, including a former bingo hall and social club.

HOW YOUR SAVINGS ARE MAKING A DIFFERENCE

You have enabled us to support churches facing challenging situations, where their landlords have chosen to terminate leases or sell the buildings they currently occupy. By trusting Kingdom Bank with your savings, you have enabled the ministry of these churches to continue in their local communities.

Ministry workers have also faced challenges in a housing market still reeling from sharp interest rate rises and a higher cost of living. You have helped us to provide 20 personal mortgages of over £3m in value.

LOOKING AHEAD

We will continue to provide mortgages that serve gospel-hearted, Jesus-proclaiming churches

seeking to purchase property to use as a worship space or for ministry housing.

We will provide even more financing for church buildings next year as we seek to meet the growing demand churches have for securing their own permanent accommodation in the heart of their communities.

HELP MORE CHURCHES GROW IN 2025

To do this, we urgently require more and more churches and individuals to save with us. This provides us with the funds we need to keep lending. Your support in the growth of churches nationwide is hugely important and greatly appreciated.

"By trusting Kingdom Bank with your savings, you have enabled the ministry of these churches to continue in their local communities."

**ANDREW ATKINSON, HEAD
OF LENDING, KINGDOM BANK**

Property Services launched: Expert support for church and charity property projects

In 2024 Kingdom Bank launched Property Services to help churches and Christian charities navigate the complexities of property-related decisions. From buying, selling or repurposing buildings to coordinating other property experts such as building surveyors and town planners, the service supports busy ministry leaders throughout the process.

Strategic property solutions for gospel growth

"Managing a property acquisition while carrying out ministry responsibilities can be overwhelming, but our property expert skilfully handled the due diligence process, sourcing the right property experts in the correct sequence. Thanks to this comprehensive property advice, led under God, we successfully secured the property, which has become a strategic base for extending our reach across the UK. We are now better positioned to fulfil our mission and make a meaningful impact for affiliated churches."



Phil Topham
FIEC, EXECUTIVE DIRECTOR

A trusted partner at every step of the property journey

With a deep understanding of commercial property transactions and charitable governance and a mission-driven focus, Kingdom Bank's property experts provide trusted advice to help organisations secure properties that enhance their ministry and mission.



Get expert support for
your property project:

kingdom.bank/property



Insurance Broking: Protecting ministries and businesses across the UK

We are delighted to serve almost 2,000 organisations by providing insurance cover tailor-made for their needs and people. Appropriate insurance is crucial for an organisation to thrive. With our expertise and deep understanding of both ministry and commercial settings, we make it simple to secure the right cover.

Why Evangelicals Now chose Kingdom Bank Insurance Brokerage

*"Evangelicals Now is deeply committed to supporting gospel ministry across the UK. That's why we chose to arrange our insurance through Kingdom Bank's brokerage service. Not only do they provide excellent customer service and a responsive, efficient process, but most importantly, we know that **every insurance policy arranged through Kingdom Bank contributes to the work of the gospel**. By using Kingdom Bank for our insurance needs, we are not just protecting our organisation – **we are partnering in the mission of strengthening churches and spreading the good news of Jesus** across the country. I wholeheartedly commend their service to others who want their financial decisions to align with their faith and kingdom priorities."*



Joel Morris
CHAIR OF THE BOARD,
EVANGELICALS NOW



Secure the protection your
organisation needs at:

kingdom.bank/insure

1,960

customers insured with
Kingdom Bank in 2024

2,410

total live policies in 2024

98.3%

of insurance customers
renewed in 2024

Gospel partnership in action

Kingdom Bank customers
share encouraging stories
of God at work





XANDER AND MELODY, YORK

"A mission we're on board with!"

We're both doctors living in York where we're part of a small Pentecostal church. We decided to put our savings with Kingdom Bank having become increasingly aware that banks don't simply sit on your money. This money is often invested in things we're not comfortable with as Christians.

By contrast, Kingdom Bank uses customer savings to provide loans to churches and Christian charities,

a mission we're very much on board with!

Whilst it can seem daunting to switch banks, we found it to be a straightforward and worthwhile process. It is encouraging to know that our savings with Kingdom Bank are used to grow gospel-hearted ministries across the country. We would encourage any Christian who cares about how their money is used to consider Kingdom Bank.

Find out more about our savings accounts for individuals:

kingdom.bank/save



JONATHAN, 10OFTHOSE

"They share our heart to share the gospel."

We are delighted Kingdom Bank were able to help us with a mortgage.

Kingdom Bank were different from a high street bank – we trust them, they understand our mission and ministry and share our heart for enabling churches and Christians to share the gospel. Their willingness to work with us made our plans possible.

Owning this property isn't just about saving money (though it does do that for us), it's about securing a long-term resource that serves gospel work year after year.

We are deeply thankful for Christians who save with Kingdom Bank. Their savings have enabled Kingdom Bank to meet our need for the property. We now have a place that

enables us to serve more effectively, and this property will continue to support gospel work for years to come.

We know first-hand that when people save with Kingdom Bank their money doesn't just sit in a bank – it is put to work to enable real kingdom impact.

"Kingdom Bank is a fantastic way to invest in gospel work with lasting impact."

**JONATHAN CARSWELL,
PRESIDENT & FOUNDER,
10OFTHOSE**

Your property may be repossessed if you do not keep up repayments on your mortgage.



GUY, SCOTTISH HIGHLANDS

"Saving with Kingdom Bank was a no-brainer."

As a veterinary surgeon, I've enjoyed a successful and fulfilling career. My wife and I are actively involved in our local church, where I occasionally preach. But as I ponder retirement and my share in the business is being released to me, a question weighs on my conscience:

WHAT SHOULD I DO WITH THE MONEY?

I've felt a real burden about stewarding this wealth wisely. Luke 18:25 has kept coming to mind – the image of a camel struggling through the eye of a needle. If I'm going to retain money for myself as a retirement fund, could it be put to work to serve God's Kingdom on earth?

OVERWHELMED BY OPTIONS

The sheer number of ethical investment choices is overwhelming. I am still working a busy job, with little time or enthusiasm to research every option. Who could I trust to steward the money wisely and responsibly, giving me peace of mind?

A KINGDOM-MINDED ALTERNATIVE

My wife came across an advertisement for Kingdom Bank. On browsing the website, she showed me promotional images featuring our great friends Dave and Andrea Taylor, missionaries who already used the Bank's mortgage services. We took it as a

personal endorsement! It turned out we'd found exactly what we'd been looking for. Kingdom Bank's mission to use savings to support gospel work resonated deeply with us. We were also pleasantly surprised to find that, whilst higher interest rates might be found, we would get a good return on our savings.

At that point, the decision was easy. Why wouldn't we sacrifice a small amount of interest to help churches and ministries thrive? It seemed like a no-brainer, really!

LIFTING THE WEIGHT OFF MY SHOULDERS

Now that we're saving with Kingdom Bank, there's a sense of relief and peace. Our sav-

ings are FSCS-protected and held by a fully regulated bank, so we know they're safe. But more than that, we know our savings are being used to fund gospel work across the UK – something we couldn't do on our own.

"We know our savings are being used to fund gospel work across the UK – something we couldn't do on our own."

GUY, SCOTTISH HIGHLANDS

Join Christians like Guy
in helping churches grow:

kingdom.bank/save





REDEEMER CHURCH, NOTTINGHAM

"If you save with Kingdom Bank, thank you."

Redeemer Church was planted in 2017 from Cornerstone Church, Nottingham. Starting with 80 members, their congregation has grown to 350 attendees on a Sunday. The need to leave rented accommodation for a permanent home – one the church would own – soon became apparent.

FINDING A PERMANENT HOME

In January 2018, Senior Pastor Pete Brown learned the local town hall was due to be sold by the council. He sent a speculative email about the church's potential use of the building to serve the local community and to prevent its demolition. To his surprise,

the council were sympathetic to the church's vision but, when news broke on social media, local opposition quickly followed.

FIERCE PUBLIC BACKLASH

The announcement sparked hostility on local Facebook groups and drew negative cover-

age from radio and TV stations. One Facebook group with 50,000 members became a hub for inflammatory posts opposing the church's bid.

Church members faced direct verbal attacks, being labelled as 'bigots' for their faith.

Pete recalls, "We had to be careful with our engagement with the public because words would get twisted. Any interaction risked fuelling the fire."

Despite warnings from professionals that the sale wouldn't go through due to the backlash, the council remained supportive. Redeemer Church presented their plans for:

- free language classes for non-English speakers,
- a warm welcome space for the elderly,
- a toddler group serving over 100 families, and
- regular community events and facility hire for local groups.

Their commitment to community service swayed the final vote in their favour. The council approved the sale just months before a new administration took office which, Pete believed, opposed the church's purchase.

"We are grateful that people choose to invest the resources God has given them for eternal purposes."

PETE BROWN, SENIOR PASTOR, REDEEMER CHURCH





"WE WERE THE BIGOTS AND WE'RE REALLY SORRY."

Some of the loudest critics, a couple who had accused the church of bigotry, attended a community fun day hosted by Redeemer. By the end of the event, they approached a church member and admitted, "We got it wrong. We were the bigots. We're really sorry." They have since attended church events and services.

THE ROLE OF KINGDOM BANK

Pete comments, "When the time came to refinance our high street mortgage, we found Kingdom Bank to be the best option due to:

Affordable rates – the savings on repayments allowed us to hire additional ministry workers. This has been transformational for our gospel impact.

Understanding the Church – unlike high street banks, Kingdom Bank grasped the nuances of our church finances and giving patterns."

Pete continues, "With a secular bank I shan't name, I sat in a meeting where they didn't understand our church at all. Their paperwork made no sense for us. But with Kingdom Bank, everything clicked."

IF YOU SAVE WITH KINGDOM BANK – THANK YOU

"We are grateful that people choose to invest the resources God has given them for eternal purposes. If they weren't saving with Kingdom Bank, we wouldn't be able to do the work we're doing or employ more gospel workers. Our ability to save on financial repayments allows us to do more for the Kingdom. If you save with Kingdom Bank – thank you."

THE POWER OF HAVING A PERMANENT HOME

Redeemer Church's journey highlights the significance of secure church building ownership. Pete adds: "Stability fosters credibility within the community. A building provides a home for outreach, worship, and service. Churches with physical roots can engage more effectively in long-term gospel mission. Church isn't just bricks and mortar, but just like a family needs a home, a building enables more expansive work with security of tenure."

SUPPORT CHURCHES LIKE REDEEMER CHURCH WITH YOUR SAVINGS

When you save with Kingdom Bank, you're not just preparing for the future, you're helping churches like Redeemer Church expand their gospel impact. Your savings enable us to provide affordable, tailored financial solutions to ministries, helping them grow and serve more effectively.

Start saving with Kingdom Bank today to join us in supporting Christian mission:

kingdom.bank/save



Your property may be repossessed if you do not keep up repayments on your mortgage.





TOWY COMMUNITY CHURCH, CARMARTHENSHIRE

Bowling for Jesus

Towy Community Church has been transforming lives in Carmarthenshire since 2001. From feeding families to providing debt advice, their heart is to share the love of God. Fundraiser, Siân Wood comments, "Our vision is that people come to know the love of Jesus through the projects the church is running."

AN UNUSUAL OPPORTUNITY

Having initially met in a school hall, an opportunity arose to acquire a disused dairy factory in 2010. The church also discovered that the council were seeking

an organisation who would develop and run a bowling alley for the benefit of local young people, for whom there was a lack of facilities.

The church agreed to take on this project.

Their vision was to use the same site to host church services, a local Foodbank, a recycled furniture centre for those on low incomes, debt advice services and provide volunteering opportunities to boost self-esteem among young people. While the church accounts are kept separate from the money earned by the project, all the social projects have been part-funded by proceeds from the bowling alley.

MOUNTING COMPLEXITIES

The church's 'Xcel site' was developed. However, multiple loans were required to sustain the projects through the Covid-19 pandemic. This made cash flow complex and applying for grants and funding challenging. These outreach projects had been a lifeline to the community, both for the services offered and jobs they provided, but redundancies loomed, and closure seemed inevitable.

SIMPLIFYING WITH A KINGDOM BANK MORTGAGE

Faced with an uncertain future, the church turned to Kingdom Bank. By consolidating their loans into a single mortgage, they were able to breathe again, freeing up resources to focus on what mattered most: serving their community.

"We are so thankful to Christians who save with Kingdom Bank. You have helped initiatives like this... You've enabled us to serve our community and demonstrate the love of Jesus."

SIÂN, TOWY COMMUNITY CHURCH, CARMARTHENSHIRE

Siân comments, "In the latter part of 2024, Community Money Advice managed around £650k, and wrote off over £100k worth of debt for individuals and families in Carmarthen."

Siân continues, "We are so thankful to Christians who save with Kingdom Bank. You have helped initiatives like this. You provide homes, food and hope. You have created job security for those working in our projects. You've enabled us to serve our community and demonstrate the love of Jesus. Thank you."

Begin your savings journey with us today to support ministries like this one:

kingdom.bank/save



Your property may be repossessed if you do not keep up repayments on your mortgage.



CATHY, LONDON

"My savings do more than accumulate interest!"

My name is Cathy Dalton. I'm a wife and a mother to two teenage daughters. Like any parent, I think about our family's future and the importance of our financial security. But more than that, I want to ensure that our money is being used in a way that reflects our Christian values.

For a long time, I kept our savings in a high street bank, where it simply sat and earned a small return. It was the traditional approach. Low risk, steady growth. But as my perspective changed, I began to wonder: could my savings do more than just accumulate interest? Could they actively support the work of the gospel?

It was at one of our annual church planting weekends that I first heard about Kingdom Bank. They were sponsoring the event, sharing how money saved with them helps churches grow, funds new church buildings and provides housing for ministry workers. That idea really resonated with me. As I reflected on it, I thought, "It's really exciting

"Money that would otherwise just be sat in a mainstream bank, not doing a great deal, can be put to work for the Kingdom."

**CATHY DALTON,
SAVINGS CUSTOMER**

to see that money that would otherwise just be sat in a mainstream bank not doing a great deal can be put to work for the Kingdom."

For me, responsible saving isn't just about the best interest rate. It's about making choices that align with my love for Jesus. This money isn't really mine; it's God's, entrusted to me to steward wisely. And when I saw how Kingdom Bank was using savings to support Christian ministry, I knew I wanted to be part of that.

I used to always look for the safest option for my money while chasing the best return.

But I realised that when you have enough to live on, you also have the opportunity to support causes that matter. Instead of just watching my savings grow, I wanted them to actively contribute to something greater.

Visiting Kingdom Bank's website and reading the stories of individuals and churches they had supported only confirmed my decision. I remember telling my husband, "What they're doing needs to be more widely told and heard." I wanted more people to know that there is an alternative to traditional banking – one that allows your money to support Christian ministry.

I now confidently recommend Kingdom Bank to others who, like me, want their savings to make a difference. As I often tell friends, "It's a joy to feel like your money is being useful in supporting Christian ministry."

For me, saving with Kingdom Bank isn't just about financial security – it's about living out my faith through my financial choices. Proverbs 3:9 says, "Honour the LORD with your wealth, with the firstfruits of all your produce." That's exactly what I'm aiming to do, and I'm grateful that my savings can now serve a greater purpose.

**Find out how you can give your money
a mission by saving with Kingdom Bank:**

kingdom.bank/save



Will you help more churches grow?

By saving with Kingdom Bank, you enable churches and ministries around the UK to grow and flourish.

Here's how you can help even more churches:

Top up your savings



By topping up your savings, we can support even more ministry projects.

Open an account



Explore our range of savings accounts for individuals, churches and organisations at **www.kingdom.bank**

Share your story



Encourage your friends, family and church to give their money a mission too! Why not show them this Impact Report once you've read it?

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