Kingdom Bank

The story of your savings

How Kingdom Bank customers are enabling ministry around the UK

FSCS PROTECTED

A LETTER FROM OUR CEO

Thank you for another exciting year of growth

Because you choose to save with Kingdom Bank, churches, Christian charities, and ministry workers can access funding that helps secure lasting homes for gospel ministry at the heart of their communities.

The need for churches to own their buildings has never been greater. Take Redeemer Church in Nottingham. When they purchased their local town hall, they faced opposition simply for being a church. Yet as they opened their doors – running children's groups, language classes, and community activities – their neighbours saw the love of Christ in action and responded with warmth and support.

Your savings helped make that possible. By offering modest savings rates, we are able to provide affordable mortgages to churches like Redeemer, enabling them to grow and serve more effectively. In this case, lower costs even allowed the church to employ an additional gospel worker, extending their impact further.

That is the power of your savings.

Xander and Melody experienced this impact firsthand. Concerned about how mainstream banks use their money, they were encouraged to discover that Kingdom Bank directs savings towards gospel-focused ministries. Their deposits now do more than earn interest – they serve God's Kingdom.

We're so grateful for the thousands of Christians who bank with us. When you save with Kingdom Bank, you are helping churches and Christian organisations share hope for generations to come.

Thank you for your partnership in the gospel.

With every blessing,

Paul Houghton
CEO, KINGDOM BANK

You helped us lend **£28.4m to Christian ministries in 2025**

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.

We provided 124 loans totalling £28.4m

51 mortgages for church buildings

to a value of £15.8m

"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

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

LORRAINE, JACOB'S WELL CARE CENTRE, GOSPORT

26 personal mortgages to Christian workers

totalling £3.5m

"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

Your savings enabled churches to purchase

24 homes for ministry workers

to a value of £8.6m

"We knew that our investment strategy needed to reflect our commitment to supporting gospel ministry."

JONATHAN AND MARGARET LAMB, PERSONAL SAVINGS CUSTOMERS

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 £142m

Personal saver balances

£55m

"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."

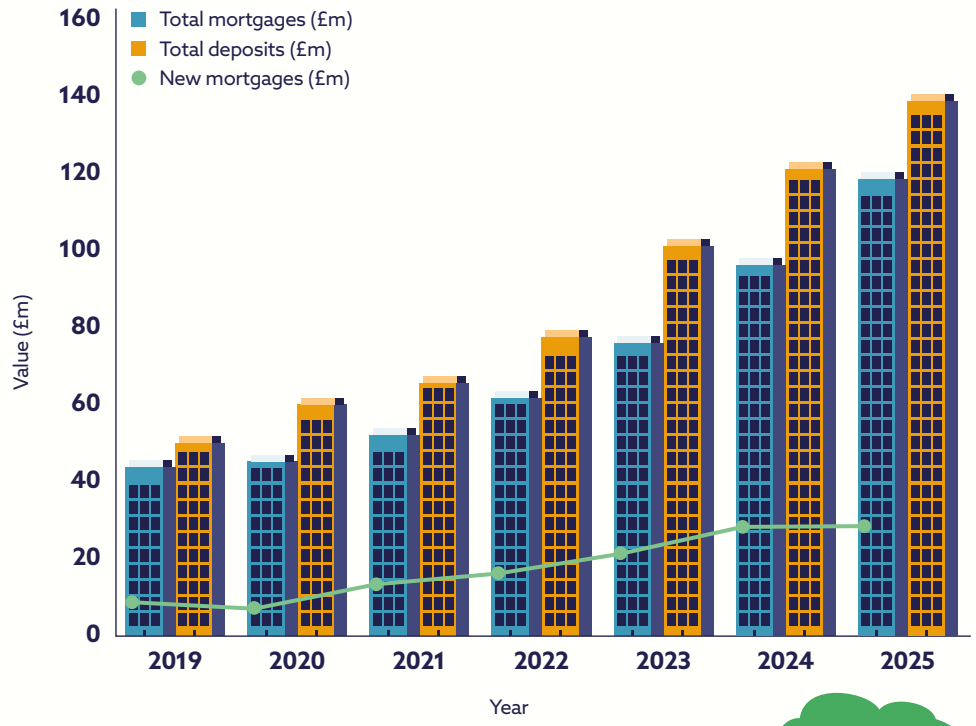
MARTIN, CHAIR OF TRUSTEES, 13:33 TRUST

Organisational saver balances

£87m

2019-2025

Total mortgages, total deposits and new mortgages

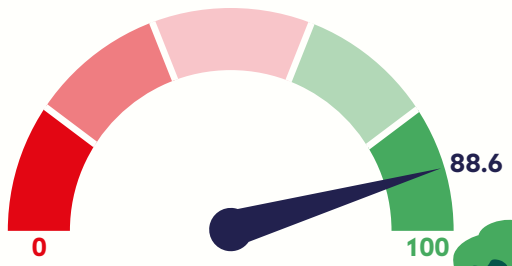


Thousands of Christians trust Kingdom Bank with their savings

Our high Customer Satisfaction (CSAT) score and Google reviews highlight our commitment to customer care and support.

CSAT

How satisfied are you with Kingdom Bank?



★★★★★

They treat me as an individual as though I were their only customer.

Phil H, Google Reviews

★★★★★

Great bank where money is invested wisely and in projects that matter. Best customer service I've ever experienced. Definitely recommend it!

Ana A J, Google Reviews

Save with us so we can **help churches grow**

Your savings enable vital ministry projects. With our lending set to grow in the years to come, 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/save

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 2025. We have completed more than 100 property-related transactions, totalling a record £28.4m!

We have a lot to thank God for.

Kingdom Bank savers have helped 124 churches 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 affected by high interest rates and a higher cost of living. You have helped us to provide 26 personal mortgages of over £3.5m 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 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

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:
Expert support for church and charity property projects

Property Services exists 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:
Specialist insurance cover, arranged by a Christian broker

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

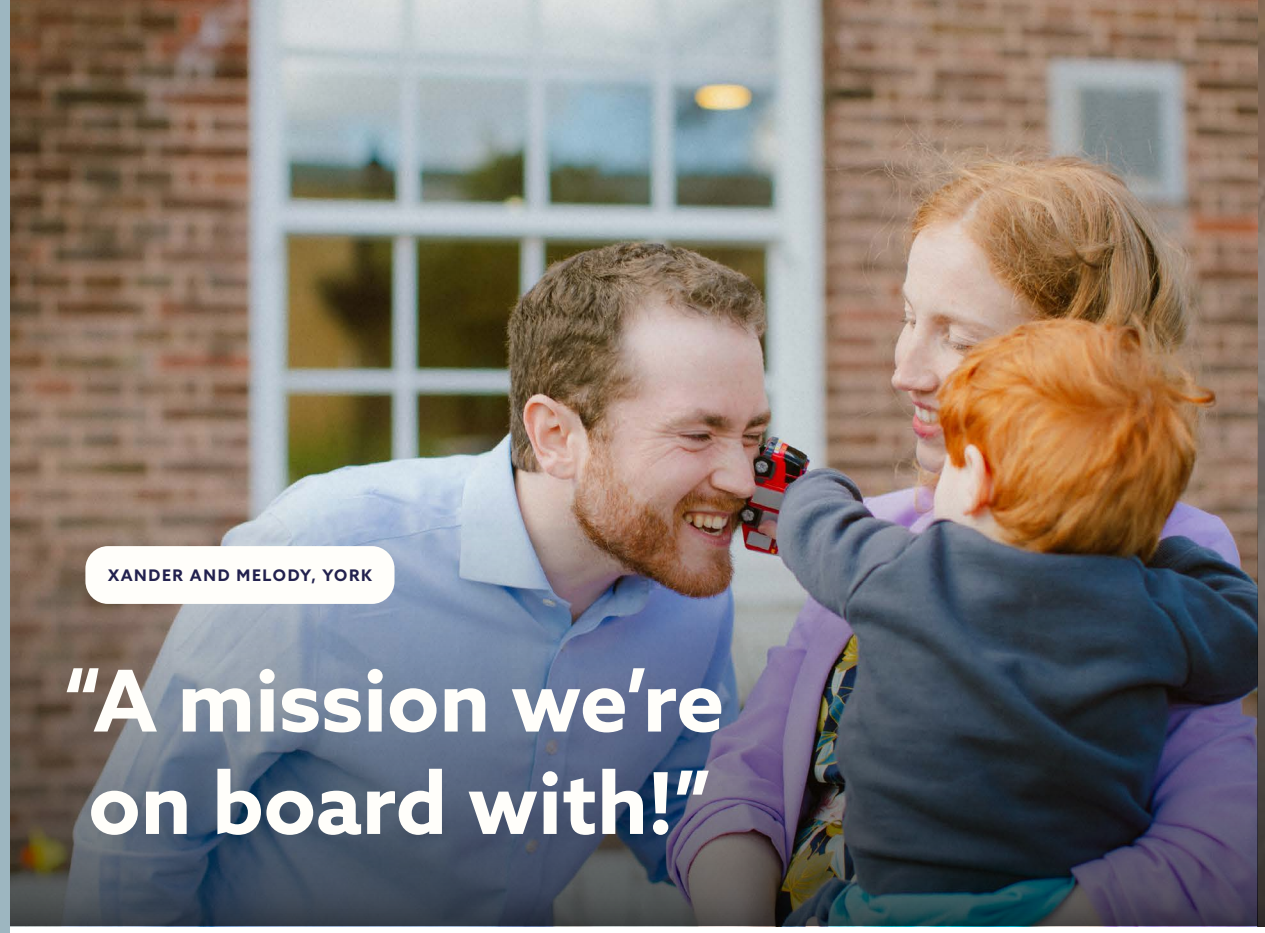
2,760
customers insured with Kingdom Bank in 2025

2,069
total live policies in 2025

98.9%
of insurance customers renewed in 2025

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!"

JONATHAN, 10OFTHOSE

"They share our heart to share the gospel."

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

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.

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 coverage 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."

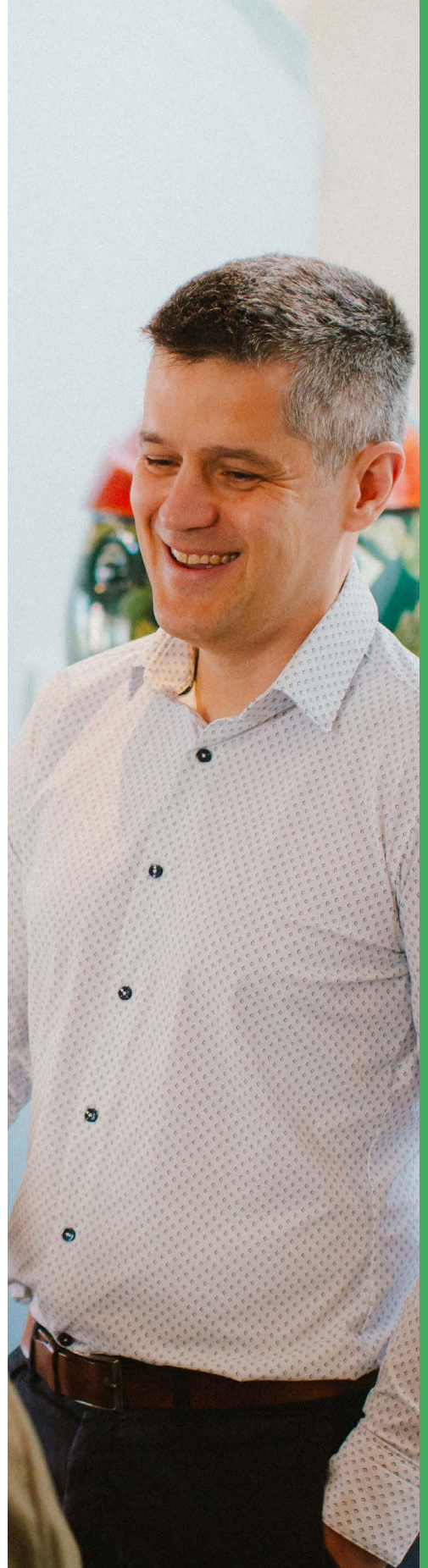
Despite warnings from professionals that the sale wouldn't go through due to the backlash, the council remained supportive. Redeemer Church presented their plans for:

- 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

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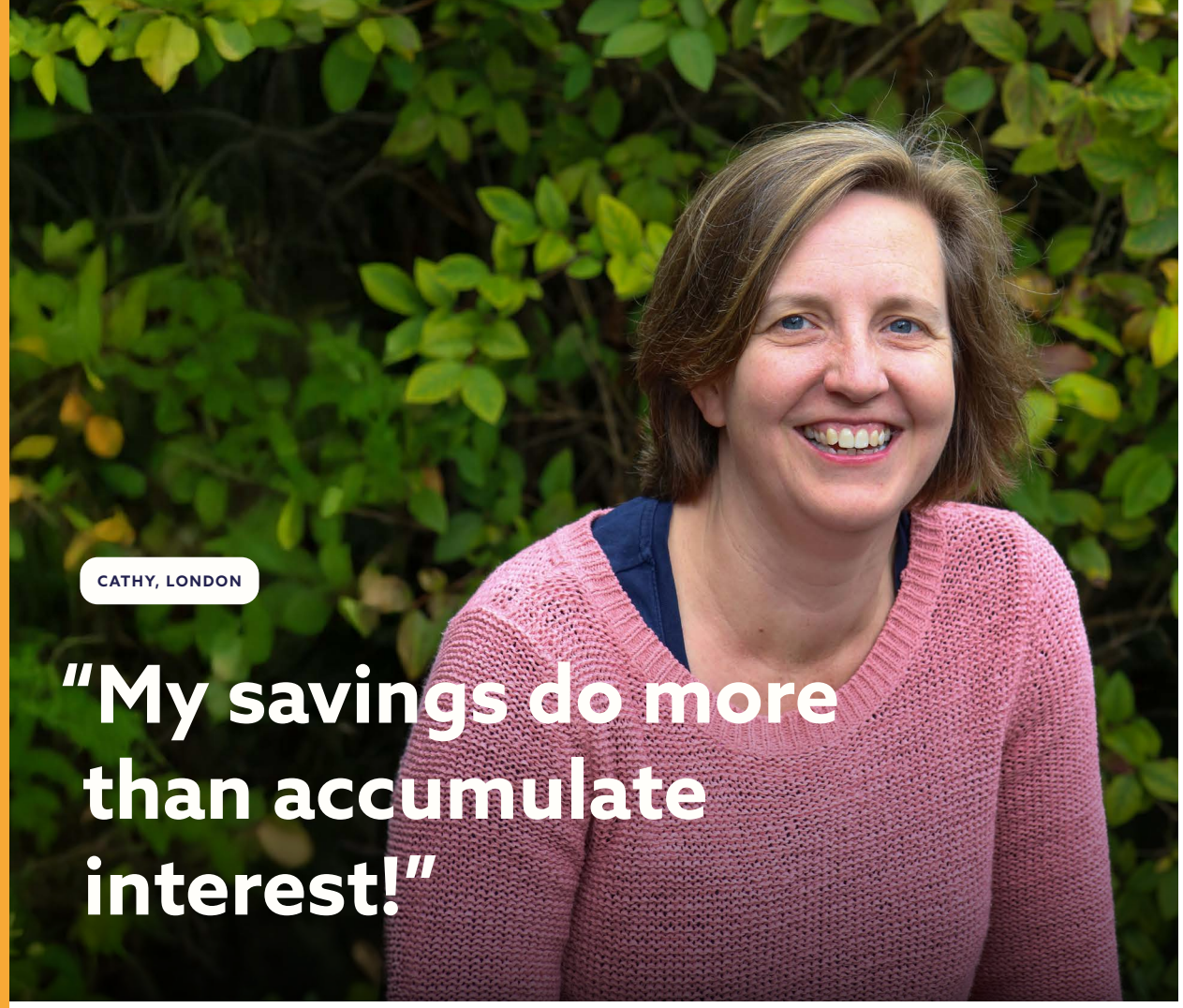

My name is Cathy Dalton. I’m a wife and a mother to two teenage daughters. Like any parent, I think about our family’s future and the importance of our financial security. But more than that, I want to ensure that our money is being used in a way that reflects our Christian values.

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 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.”

“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

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

Kingdom Bank

Will you help **more churches grow?**

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

Open an account

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

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Nottingham NG9 2RS

info@kingdom.bank
0115 921 7250

Find us:
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