

New ISA account's a boost for savers

WE are delighted with the response to the launch of the Bank's Step Up ISA. This new account has been developed following feedback from customers, and is in response to the changing savings market.

In addition to our Base Rate Tracker ISA and our popular 12-month Fixed Rate ISA, we can now offer a flexible account with an attractive variable rate and a guarantee that if rates rise it will

never fall below Base Rate.

We believe in encouraging people to save and nothing helps more than a reward. When you have saved enough in this Step Up ISA you can step up to the better rate on offer in our Fixed Rate ISA. Like all ISA accounts, you can enjoy interest free of tax, so it is a great way to save for a rainy day or for that big purchase. Find full terms on our website or call us for more details.



Christmas opening times

Just so you know, we will be open every day over the Christmas holidays, with the exception of the bank holidays on 27 and 28 December and 3 January. We will also be going home early on Christmas Eve at 12.30pm and New Year's Eve at 3.30pm, but apart from that we are here to help you from 8.30am until 5.30pm Monday to Friday. Have a blessed Christmas and a prosperous and happy New Year, from everyone at Kingdom Bank!



Kingdom Bank
where savings build churches

Postal 32 32-Day Notice Account
Postal 60 60-Day Notice Account

Ideal if you want higher interest and can wait a month or two for your money.

- ▶ No restrictions on deposits
- ▶ Competitive interest rates
- ▶ Minimum balance £1
- ▶ All withdrawals subject to the relevant notice
- ▶ Available to Personal / Charities / Associations / Businesses / Trusts

Check our web site for current interest rates
www.kingdombank.co.uk

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THE New Year signals a new chapter for Watford Community Church.

After more than 20 years of meeting in a school and running projects from an old restaurant, the church is about to move into its first purpose-built building.

And when the Wellspring Church Centre throws open its doors it will become an important community facility in the centre of Watford – right in the heart of 120 new homes.

Senior Minister Tim Roberts says the project has been an incredible journey.

"It has been a thrill. After so long meeting in a school we have a chance for a new permanent community base – a legacy for our children and grandchildren – it is like we're coming of age and moving into a home of our own," explains Tim.

In 1999 the church bought an old curry house in the town centre for offices and as a base for a growing range of community projects. Ministries continued as normal until in 2003 a visiting speaker gave a profound prophecy of a new church that would become a place of refreshing for the community.

Tim says: "At the time the prophecy came completely out of the blue. It spoke of water and wells of spiritual refreshing and over the years that promise has really kept us going."

Three years later the local council invited the church to build a community facility next to a new four-acre housing development. Now four more years have passed and the prophecy given to Watford Community Church has been wonderfully realised.

"The piece of land in question is on a site that formed part of the



The new Wellspring Church Centre building nears completion. Right, Tim Roberts on site in the early stages of the building



New Year and new chapter as church makes big move

old Benskin's Brewery and when foundations were laid in 2009 builders found a 15-metre well that was the water source for the brewery," Tim continues.

"It was a thrilling discovery – this was exactly what the prophecy spoke of, a confirmation of what we'd called the facility – The Wellspring Church Centre."

Despite a few delays, Tim expects phase one of the building to be occupied by Christmas, with an official opening in the

New Year: "We are called to provide a community hub and a spiritual home for people in Watford, for this generation and the next.

"We are opening an internet café and training rooms on the ground floor and have the auditorium on the first floor.

"We want people to feel welcomed as soon as they walk in.

"The church is the people, we know that, but we expect this new facility to provide us with a ministry base that will bring hope and

help to local people including our growing English language school and outreach to local families and the elderly."

The church, which continues to

'We're called to provide a spiritual home for people'

grow, works with other agencies to provide free training and information and guidance to women

and parents looking for work. Tim adds that Kingdom Bank's faith in the project was a great encouragement.

"The Bank has given us encouragement right from the start. In 2006, when we applied for a mortgage, it was before the downturn.

"If it had not been for the Bank's faithful belief in the project and commitment to help us make a difference, we would not have come this far."

Team hits the road to give out money advice

IT has been a busy few months for our team giving help and advice on a range of money matters.

We started with a training day for Church of England Treasurers in the Lincoln Diocese, who welcomed Guy Priestley to explain how the Bank can provide a competitive safe haven for their Churches' reserve funds.

The annual conference of all Church of England Stewardship Advisers enjoyed an opening night reception hosted by

the Bank, where delegates all received a copy of the Money Devotional.

During their seminar, Chris Sheldon invited attendees to join him on the Bank Manager's side of the desk to gain insight on what happens to your business plan. Let's just say there are more ticks and crosses and question marks than on your average piece of school homework!

As well as this, Guy and Chris have been regular guests

at Premier Radio where we host a monthly phone in and advice programme on Inspirational Breakfast. Find it on DAB or Freeview.

LION'S DEN

For those of you in the Diocese of Llandaff look out for Chris on 9 November when he will be entering the lion's den as they 'Beat up the Banker'. If he survives we might bring a report in the next issue!

From Page 1 ▶ ways to give – are used by 56 % of donors. The least popular was online giving, used only by 2 %.

▶ Donors have new expectations. Today's evangelical donors are looking for meaningful relationships with the charities they support. They are likely to donate to charities that tell them how the money is being spent, truly appreciate their contributions and do not send them too many financial appeals.

Commenting on the research, Redina adds, "Our survey shows that evangelical Christians remain generous with their money. However churches and charities cannot expect money to drop into their laps. They need to understand how and why these people give. Also, they need to develop biblically-based

'Churches and charities cannot expect money to drop in their laps'

stewardship and fundraising tools that align with the donor's perspectives and preferences for giving.

"One thing is clear: that one-size-fits-all stewardship and fundraising approaches are not going to work with new generations of donors."

Steve Clifford, General Director of the Evangelical Alliance says: "Why Christians Give is a timely report. The church as we know it has changed.

"We can't take it for granted the principles of stewardship are widely applied across our diverse church expressions. I believe this report is geared to educate and inform Christian leaders on this issue in a positive way."

The report Why Christians Give: Understanding the Hearts and Minds of 21st Century Evangelical Donors is available for purchase by emailing: redina@mccconkey-johnston.co.uk