

RESPONDING TO GOD'S TRANSFORMING LOVE

Paul Houghton



PAUL HOUGHTON, CEO OF KINGDOM BANK, REFLECTS ON HOW KINGDOM BANK ENCOUNTERS GOD'S TRANSFORMING LOVE THROUGH GOD'S PEOPLE.

There are few moments more heart-warming than hearing stories of a local church being utterly counter-cultural in their practical love for one another and their community. Whilst the world is obsessed by love, desperate for intimacy and constantly seeking fulfilment, without Christ it is at best clutching at straws. No secular tennis club, WI group or local choir will ever have the motivation or power to live out the self-giving love which we see modelled in Jesus - this can only come from a new heart curved outwards by the Spirit, a personal relationship with the Son and a deep knowledge of the Father's care.

God is love - the Bible tells me so. But lest I'm tempted simply to provide my wife with a copy of our marriage certificate on Valentine's Day to confirm my undying affection, I need to remember that every episode of the Bible story is a demonstration of God's love in action. Again and again, we see his mercy and compassion for a rebellious people in practical day-to-day life. 'The Lord is compassionate and gracious, slow to anger, abounding in love' is a repeated refrain throughout Scripture as time after time God underlines his character not just in word but in deed.

It rings out as he establishes his covenant relationship with his chosen people at Sinai - his great faithfulness shown in rescue, defeat of enemies and provision of food and water, despite a grumbling and stiff-necked people. Then, later in Israel's history, despite their repeated unfaithfulness to the covenant and the consequences in exile, the people remember their God and he doesn't desert them. It is an awesome thing that, when we are unfaithful and ugly, God's love is steadfast, enduring, and resolute. "Though the mountains be shaken,

and the hills be removed, yet my unfailing love for you will not be shaken, nor my covenant of peace be removed,' says the Lord, who has compassion on you' (Isaiah 54:10).

And, of course, God's character is supremely seen at the cross. Despite our rejection of him, he provides a rescue at the cost of his Son in order to save us and call us his friends. 'Greater love has no one than this: to lay down one's life for one's friends' (John 15:13). And yet we were his enemies not his friends. 'But God demonstrates His own love for us in this: While we were still sinners, Christ died for us' (Romans 5:8). What an incredible God we have, what a wonderful gospel message, and what a great motivation to live lives transformed by the Spirit - lives of humble servant-heartedness; lives of godly care and compassion; lives of love for fellow Christians and those in our communities.

At Kingdom Bank, we find ourselves in the privileged position of seeing gospel partnership in action. As a Christian bank which serves UK evangelical churches with mortgages, we have the regulatory responsibility to explore the detail of ministers' and churches' finances. As a Christian bank which enables individuals and churches to give their money as mission, we see Christians investing for eternity. Each customer is a powerful demonstration of the transforming love of God.

We often provide mortgages for gospel workers who are giving their lives in service of the Lord, either in the UK or across the globe. Time and again, we witness first-hand the practical sacrificial love and care ministers and their families have for the communities they seek to serve with the gospel - often communities which have traditionally been seen as 'tough', or 'hard-to-reach'. Living in the heart of the community is crucial for ministry, following the apostle Paul's pattern of sharing life as well as the gospel. Over the past few years we have seen workers and churches making particular efforts to bring this

about - acquiring homes which enable them to become part of the life of the local community, not 'lobbing in' the message of salvation from a safe distance outside.

Increasingly, ministers and churches are partnering with Kingdom Bank and other agencies to buy property under shared-ownership structures. This enables the purchase of a house or flat in areas (typically London and the South East) normally considered unaffordable. Again, the goal is a desire to live within the community the church is seeking to serve. But, more especially, the longing to see people saved is driving innovation in the structure of lending and acquiring property.

Overall, we are greatly encouraged by the growing range of opportunities we have to serve Christian workers. Each one represents a minister and their congregation loving their communities. In turn, we have been delighted by their experience of working with a mortgage provider who shares their passion, understands their finances and whose mission is to bring glory to God by serving them with gospel-fuelled lending.

On the other side of the Bank's balance sheet, there are savings and deposit accounts. By opening a Kingdom Bank account, individuals, churches and Christian charities are trusting us to use those funds to facilitate UK church growth whilst we look after them safely. As the Bank's lending has started to grow rapidly over the past 18 months, it has been exciting to see the 'penny drop' for Christians and churches: they are beginning to realise that they can also serve the gospel with their money whilst it's sitting earning interest. Indeed, we need more Christians and churches to hold money with us, or we can't continue to expand our ministry.

As Christians it's not a new concept that we can use our assets for gospel purposes: we give our time for church activities, we use our homes for hospitality, and we give lifts to church in our cars. But for our 'rainy day' savings in the bank to be giving glory to the Lord is perhaps a newer idea. One of our church customers was delighted when they realised that, by depositing a legacy they had received into a Kingdom Bank reserve account, they have been expressing the love of Christ in gospel partnership, enabling us to fund a minister's mortgage.

Much of our lending directly supports Bible teaching ministries. We are also thrilled to support Christian outreach projects which, alongside gospel proclamation, care for the practical needs of the more vulnerable in society, including those released from prison, those caught up in addictions and those struggling to find work. One customer provides some of the most disadvantaged in the North East with practical skills training, supported housing and a loving, caring community. Those who have been helped use the skills they have learnt to benefit those around them, especially people in the same difficult situations that they themselves experienced. We see other customers running youth groups, after school activities and community work with vulnerable people to reach into their communities with practical help and the wonderful news

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of a Saviour. Through all these different expressions of care and compassion, Christians are showing the love of Christ which they have experienced at the cross.

As a bank, we are continually challenged and encouraged by the way we see our customers respond to God's transforming love. It reminds us that we demonstrate our love for God in how we love others. 'We love because he first loved us. Whoever claims to love God yet hates a brother or sister is a liar. For whoever does not love their brother and sister, whom they have seen, cannot love God, whom they have not seen. And he has given us this command: 'Anyone who loves God must also love their brother and sister.'" (1 John 4:19 -21)

This is the reason why we as Christians proclaim the gospel, reach out to others in need and help in our communities. This is the reason why we support missionaries, give to our churches, and pray for each other. We are living out our love for the Lord and love to those around us, by following the sacrificial example of Christ himself. At Kingdom Bank we see this wonderful transforming love in action every day, as we facilitate gospel partnership between customers: Christians with savings and churches with property needs. May it always be for his glory!

Paul Houghton joined the Kingdom Bank team as CEO in 2020 and leads the Bank's strategic thinking and planning as it seeks to serve UK churches.

Outside work, Paul sits on the Council of Oak Hill Theological College, chairs the Board of Governors at Birkdale School in Sheffield, and is an active member of his local Anglican evangelical church in Sheffield.



 **Kingdom Bank**