



# News

September 2017

## Welcome

Once again we hope you will enjoy the articles and information in this issue. As well as the end of financial year summary you can find out about our customer survey results, LLL earthcare grants and our new facebook and blog pages. Enjoy

Feel free to share this newsletter with other like-minded supporters of the LLL.

If you received a hard copy of the newsletter and would prefer a copy via email, just send an email to the address below.

We hope you enjoy this publication and we would welcome any feedback by emailing [promotions@lll.org.au](mailto:promotions@lll.org.au) or phoning 1800 556 457.

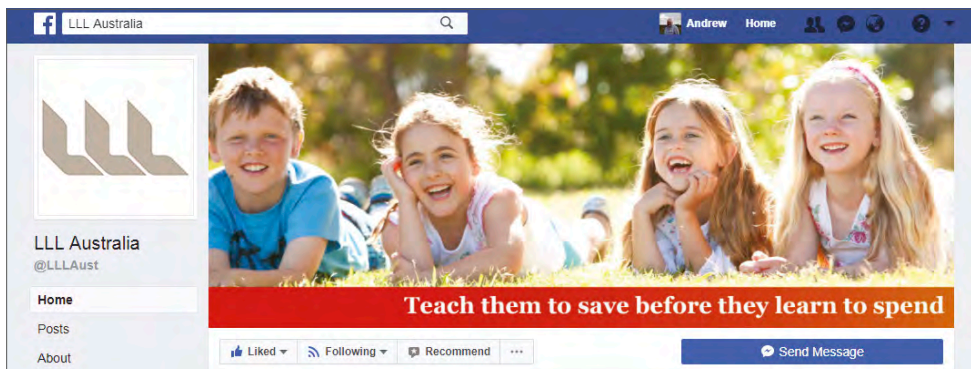
## LLL Blog and Facebook – we’re in your world now!

Our supporters often tell us they’d love to know more about how we support the wider church and schools.

We also get many questions about keeping safe online and teaching children about money. We’re a wealth of knowledge here at the LLL, so we’ve just launched the *LLL Blog* to share our wisdom with you. Check out our website for regular blogs

from our experts about all the topics you’re interested in [www.lll.org.au/\\_blog](http://www.lll.org.au/_blog)

Our good news articles, tips and advice will also be shared on our brand new Facebook page, launched this month. We’d love to hear from you too. So please find us at [www.facebook.com.au/LLLAust](http://www.facebook.com.au/LLLAust). Be sure to like us, share with your friends, and leave a review!



# EOFY in summary – LLL supporting the wider church

The LLL's mission is to 'assist the Lutheran Church of Australia in its mission'. God has again richly blessed the mission of the LLL over the last year, thanks to the support of depositors and other LLL supporters.

## Deposits

LLL deposits exceed \$1 billion for the first time in LLL history.

## Grants

Grants from LLL Permanent Funds totalled over \$2.2m during the last financial year. These grants are made possible by legacies and donations that have been gifted to LLL Permanent Funds, and Board allocations to support specific ministries of the LCA at national, district and local levels.

Non interest-bearing account grants paid to LCA ministries during the last year totalled almost \$1.3m. We sincerely thank those depositors who elect to forego interest on their LLL savings accounts to enable the

LLL to provide these extra benefits to 304 different LCA ministries.

Additional special grants totalling \$1.88m were paid to various LCA projects in consultation with the LCA General Church Council (GCC).

## Loans

LLL loans are provided only to LCA organisations and totalled \$312,348,521 as at 30 June 2017, which is a reduction of \$20m over the last 12 months.

The LLL also provides various administrative services to the LCA which are estimated to be worth over \$400k each year.

We encourage everyone to read the LLL publication *Together in mission* which provides further information about how the LLL partners with LCA organisations in their mission in Australia and around the world. *Together in mission* is available for electronic download at the LLL website, [www.lll.org.au](http://www.lll.org.au).

We sincerely thank all depositors for continuing to support the Church through LLL Savings Accounts.

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Benefits & Services to the LCA totalling over \$9 million.

Legacies and Donations of over \$1 million.

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## LLL provides earthcare grants to Lutheran schools

The LLL is a long-term major supporter of Lutheran Education Australia (LEA). At the recent Lutheran schools conference in Adelaide (ACLE5), the LLL announced a total grant of \$105,000 to LEA, to support the new **earthcare charter** within schools. These grants are called the *LLL earthcare grants*.

Lutheran Schools were invited to apply for individual grants of up to \$2,500 to undertake an environmental project that relates to one of the earthcare charter principles. (You can find these at [earthcare.lutheran.edu.au/](http://earthcare.lutheran.edu.au/))

Grant applications closed at the end of August 2017, and the successful applications will be notified over

the next few months, ready for the 2018 school year.

Stay tuned to LLL's Facebook page, and [www.lll.org.au/about/\\_blog](http://www.lll.org.au/about/_blog) for more information about the successful grants and how they have assisted schools in teaching earthcare principles to students.



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# LLL Customer Survey – What you said!

The LLL Depositor Survey was conducted from 17 May – 25 June 2017. A total of 1,037 people completed the survey.

Overall, the results were very pleasing, with the majority of respondents highly satisfied with the LLL's service, facilities and products. Many useful insights were garnered from both the multiple choice and free comment answers. 86% of respondents have been a customer of the LLL for more than 10 years, proving that loyalty is important to depositors.

## Satisfaction

The LLL's depositor satisfaction levels are high, achieving scores of over 80% in this area. Respondents are particularly satisfied with their *deposit accounts*, the *reliability* of the LLL, *staff friendliness* and *staff knowledge*.

## Account Access

Comparing LLL@Home on a mobile, to mobile functionality with other institutions were also interesting with 40% of respondents indicated they do not use LLL@Home. Of the 60% that do use it, 22% said it is not as good as other institutions' facilities. 60% agreed it is about the same, and 18% believed LLL@Home to be better than other facilities.

53% of respondents said they would use an LLL **mobile banking app** and 29% of respondents would consider using their mobile for **contactless payments**. The younger demographic are predictably more likely to engage with any technology upgrades made by the LLL.

## New Products

When asked about **Notice of Withdrawal** accounts, 81% of respondents would be interested in a 31 day notice of withdrawal account which was consistent across all ages.

72.5% of respondents indicated they would be interested in a **Community Project Account** that helps the LLL to provide grants to nominated Lutheran community projects.

## Summary

This is the first survey the LLL has conducted to gain insight and feedback from existing customers about their expectations and future needs. Quite a few things have been learned as a result of this exercise. LLL Management will continue to look forward and develop enhancements and quality products that will assist our accounts holders into the future.

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## Support your Church while you save...

...with an LLL Personal Savings Account

### Open an account today:

- Great interest rate with no 'bonus' hurdles to jump
- Supports the Lutheran Church
- Easy online access
- No fees or charges

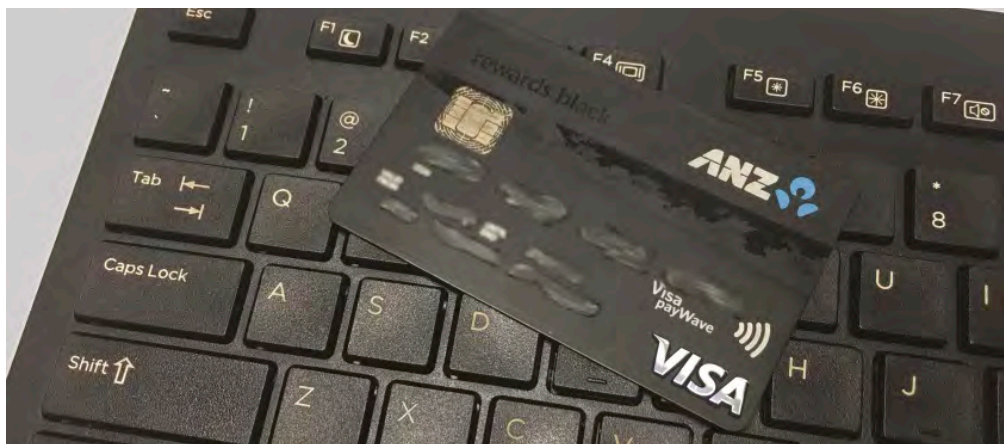


[www.lll.org.au](http://www.lll.org.au)  
1800 556 457.

This information is not intended to constitute financial product advice. You should obtain and read the LLL Notice to Depositors and the LLL@Home PDS (available in branch or on the LLL website) before making a decision to deposit funds with the LLL.



# Internet Security – Online Payments



In our recent depositor’s survey, you told us that one of your main areas of financial concern was internet security. Here is our first article in a series of internet security articles to help you safely enjoy your time on the internet.

One of the great things about the internet is that you’re able to shop from your living room. Online shopping has revolutionised the retail industry, and has made it easier for customers to find exactly what they want, when purchasing items from around Australia, or even overseas.

## Here are some top tips for shopping smart online:

1. Is the page secure? If it is, the following will appear:
  - » The URL (web address) will begin with https (instead of just http)
  - » A key or padlock icon will appear somewhere on your browser
2. Make sure the website address is correct
3. Be wary if:
  - » the website looks suspicious or unprofessional
  - » the deal looks too good to be true
4. Check the contact details are correct for the company you’re buying from
5. Make sure you know what you’re buying and read the description carefully
6. Read all the fine print regarding returns, refunds and complaints
7. Check the currency, postage and handling, and any other additional charges.
8. Only pay via a secure web page
9. Avoid money transfer via direct debit and never send your credit card details via email
11. Keep a copy of the transaction.

*The above recommendations are backed by the Australian Government.*

## Change of LLL Congregation Contact details?

Please complete this form and return to us, via email [promotions@lll.org.au](mailto:promotions@lll.org.au) or by post to LLL Promotions, Reply Paid 45, North Adelaide, SA, 5006.

Congregation: \_\_\_\_\_

Mr/Mrs/Ms/Miss Name: \_\_\_\_\_

Postal address: \_\_\_\_\_

Suburb/Town: \_\_\_\_\_ State: \_\_\_\_\_ Postcode: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

## Current Projects Supported by the LLL

Good Shepherd congregation, Para Vista SA – Loan for ‘Connect Project’ (facilities upgrade and extension)

St Martin’s College, Mt Gambier SA – Loan for Stage 1 of Master Plan

Grace Lutheran College, Rothwell Qld – Land purchase for future development

Concordia College, Highgate SA – Loan for new science block

Lutherans for Life – grant from Special Ministry Fund for website upgrade

St Paul’s College, Walla Walla, NSW – Flexible building project.



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