



## Welcome

Welcome to the September edition of the *LLL News*. In this issue read how the LLL is supporting Camping Ministry - especially Christian Life Weeks, our new CEO, EOFY summary and ways to be frugal.

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 reading and would welcome any feedback by emailing [promotions@lll.org.au](mailto:promotions@lll.org.au) or phoning 1800 556 457.

*Feature photo:*  
Camping online during the July school holidays, South Australia CLW.

# LLL supports Camping Ministry and CLWs

The LLL Board announced a significant sponsorship of Christian Life Weeks (CLWs) and similar LCA District camping ministry activities in November, 2019, providing a \$75,000 annual grant for the next three years.

Traditionally CLW's and similar camps would run during the school holiday breaks, allowing students to connect with other like-minded youth and connect with God through fun activities, Bible study and worship. Each district holds these camps at different times during the year and caters for youth from upper primary to Year 12 and beyond.

This year, as COVID-19 turned our world upside down, the nation saw a 'new norm' of physically and socially distancing from people in the community, making it even hard for young people to connect with friends. As major events and gatherings were cancelled, organisations had to find a new way of offering services and bringing

people together. And if it wasn't for the fast-thinking and adaptive camp team leaders, CLW camp attendees might have missed out on these important life experiences.

**Continued page 3...**



The \$75,000 CLW annual sponsorship will be dispersed over three years, with each District Youth Department receiving funds based on their size and historical enrolment numbers.

# LLL announces new CEO



The LLL Board has announced the appointment of Ross Smith as our new CEO. He is expected to take over from Allen Kupke in early November 2020.

Ross has been CEO of the Anglican Schools Corporation in NSW for four years. He is also Chair of the Glebe Administration Board, which oversees a \$220 million investment fund for the Anglican Church in Sydney. He comes from a strong finance and management background.

"It's a terrific opportunity to put to missional use all of the experience and skills that God has enabled me to develop over time," Ross said.

LLL Board Chair Graeme Huf welcomed the appointment and said "Ross would bring new insights to the financial institution."

The LLL would like to acknowledge the dedication, commitment and achievements of Allen Kupke, who will be retiring after 32 years of service to the LLL and wider church. The LLL wishes Allen God's richest blessings for a fulfilling retirement.

For the full announcement, please refer to [www.lll.org.au/CEO](http://www.lll.org.au/CEO)

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## EOFY in summary – LLL supporting the wider church

We continue to thank and praise God for the many blessings he has bestowed upon us, so that we can continue to support the Lutheran Church of Australia (LCA) in its mission. The LLL has been able to provide this support because we are so well-supported by our own community. We thank you all.

### Deposits

LLL deposits exceeded \$1.2 billion as at 30 June 2020.

### Supporting the Church

Support for the LCA is derived from two primary areas.

**Permanent Fund Grants** contributed more than \$2.3m over the last financial year. These grants are made possible by legacies and donations that have been gifted to LLL Permanent Funds.

**Directors Allocations** of more than \$3m were distributed to many areas within the church in consultation with the

LCA General Church Board. For more information about this financial support, please refer to Together in mission 2020 or the 2019/2020 LLL Annual Report. Both publications will be available on the LLL website later this year.

The Directors Allocations included grants from **Non-interest-bearing Accounts**, which last year totalled more than \$744,000. 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 many different LCA ministries.

### Legacies and donations

The LLL was blessed with the receipt of legacies and donations totalling more than \$2.9m last financial year. Legacies and donations are placed into our Permanent Funds and the capital amount of the gift is never spent, providing ongoing support to the LCA. For more information on leaving a legacy visit [www.lll.org.au/legacy](http://www.lll.org.au/legacy)

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

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**In 2019/2020 – Total Benefits & Services to the LCA estimated over \$8.4m. LLL deposits exceed \$1.2 billion. Legacies and donations more than \$2.9m.**

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# Regular Electronic Giving increases during COVID-19



In this changing time of COVID-19 restrictions and social distancing, it is a true testament to the Lutheran Church and its loving and innovative nature to find a positive way through some of the setbacks and confusion.

Through all the changes that surround us, many congregations have been able

to adapt and make changes to outreach activities that are contributing to the church's mission. Despite not being able to give at church, congregation members have still wanted to financially support their congregation and the wider church.

Many members have looked to embrace digital facilities such as Regular Electronic Giving (REG). REG allows church members to set up a regular direct debit to their

church as their offering and replaces the need to find cash weekly for the offering plate and allows the work of the church to continue even if the member can't attend each week.

In the year to June 30, 2020, an additional 583 individuals and families are now giving via REG, which represents an increase of 22 per cent, or \$1.5 million over the 12-month period. A large proportion of the increase occurred between March and May, at a time of great uncertainty and upheaval.

The commitment to REG allowed congregations to meet their financial needs; such as paying pastors and lay-staff, as well as bills and expenses during closures.

If you would like to find out more about how you can contribute to your congregation via REG, visit [www.lll.org.au/reg](http://www.lll.org.au/reg)

*The LLL facilitates REG on behalf of the Lutheran Church of Australia as a free service to congregations and its members, with all REG contributions going directly to the congregation of the member's choice.*

## LLL supports Camping Ministry and CLWs

Continued from page 1...

Instead of meeting in person, the CLW camp organisers and team leaders did an amazing job to put together online camps, with attendees being able to connect to their peers and take part in activities through online communication platforms like Zoom and Discord from the comfort of their homes.

The LLL CLW grants enabled camp organisers to offer the mid-year camp for free to all participants, new and returning. What a fantastic outcome during adversity!

The LLL wishes all District Youth camping ministries every success as we navigate these new ways of connecting with the youth of the Lutheran Church and we look forward to seeing more campers having a great time together, whether that is online or in person in the future.

## 2020 Together in mission – out soon!



In this year's edition you will find out about:

- » LLL's banking app
- » 40-years of communion set gifts
- » LLL Mission Outreach grants
- » CLW Camping Ministry grants
- » Encounter College developments
- » LLL Sponsorships

Subscribe online to have the publication delivered to your inbox as soon as it's launched at [www.lll.org.au/tim](http://www.lll.org.au/tim)

# Ways to be frugal



COVID-19 has presented Australians with many challenges in recent months; financially, physically, emotionally and spiritually.

Financial challenges, in particular, may have impacted individuals and families who were previously comfortable, and they're now looking for ways to tighten their spending. Take a moment to read these handy tips on ways to keep your household budget frugal but not uncomfortably tight.

## Write it down

Keep a tally of all your spendings to the cent. Know where all your money goes and make it work for you. If you know what you've spent, you're more likely to be aware of where your finances are at and be more conscious about what you have available to spend. You can then decide in advance where your money is going, instead of tracking spending retrospectively. It's better to have zero at the bottom of your budget and know where the money has gone, than having zero to budget with.

## Make a list

Before you head to the supermarket or your local farmers market, make a list of the meals you intend to make for the seven days ahead; breakfast, lunch, dinner and snacks included. Cross-check your fridge and pantry before leaving the house.

## Shop online

Shopping in-store, in-person means you may be more likely to purchase unnecessary items on a whim. Whether it's shopping for groceries or new clothes, stores will use clever marketing techniques to coerce you to purchase items you didn't intend to buy. Something may be on sale, but do you really need it?

## Eat before you spend

This one should be easy but can be tricky to sometimes achieve. Whether it's online or in the store, try not to do your grocery shopping on an empty stomach. You are much more likely to purchase food items that you didn't intend to if you're feeling hungry or peckish.

## Debit it

Our society is becoming ever more reliant on credit facilities, making it easier to get caught-out over-spending or failing to meet credit repayments. If possible, try to avoid paying for your goods with a credit card or an Afterpay method. If you do need to use credit, be careful not to spend more than needed.

For information about savings accounts that could help you save visit [www.lll.org.au/savings](http://www.lll.org.au/savings)



## Want to hear more from the LLL?

There are multiple ways to keep up-to-date with the activities of the LLL.

Follow us on Facebook, Instagram and LinkedIn.

Sign up to our eNews on our website [lll.org.au](http://lll.org.au) We'll email you helpful blog hints, LLL eNews and the latest financial information as it comes to hand.

*This advice is general in nature and does not take into account your personal situation, needs or objectives. You should consider if this product is right for you.*

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