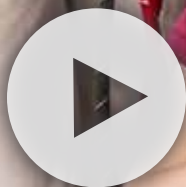


Together in Mission

Supporting the Lutheran Church

2023



*Look for this
symbol and click
for video!*



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Message from the CEO

LLL is dedicated to serving the Lutheran Church by utilising funds from mission-minded depositors to lend to Lutheran church entities, including schools, aged care and retirement living facilities, and congregations, to construct facilities that benefit future generations.

LLL exemplifies the remarkable power of people united in faith, collaborating towards a common goal. This collective effort transforms money into a force for good, circulating from person to person, entity to entity, and generation to generation.

Crucially, LLL exists to support you and your church. Our shared commitment to witnessing people place their trust in Jesus alone and giving praise to God underscores the core mission of LLL.

This year, thanks to the support of our depositors, LLL has been blessed to increase missional aid to Christian projects throughout Australia significantly. This support positively impacts communities that share our faith.

We invite you to join LLL in reflecting on some of the impactful missional activities proudly supported in 2023.

Ross Smith
CEO, LLL Australia



18. 100 Year Anniversary Grants.



32. Small steps help refugee children go to school.

Discovering new ways to learn at Immanuel

Leading South Australian school Immanuel College, at Novar Gardens, has embarked on an exciting new era of innovative learning with the official opening of the world-class Discovery Centre in May.

The \$14.5 million state-of-the-art facility, funded with the aid of an LLL Loan, is the centrepiece of the school's groundbreaking program *Year 10: The Year of Discovery*, which is designed to inspire and nurture the next generation of innovators, critical thinkers and problem-solvers.

The two-storey building features cutting-edge technologies and flexible learning spaces to nurture diverse learning experiences, with extensive landscaped spaces surrounding the building that incorporates Social, Learning, Collaboration and Wellbeing Zones.

"We wanted to create a precinct that is more than just a building," Principal Kevin Richardson said.

"It is not continuing to just do what we have always done in a new building, but teaching and learning in new ways.

"Year 10 is a significant year of transition. Students come from middle school, they grow and mature and their needs from a learning perspective are quite different.

"The Discovery Precinct is about addressing those needs uniquely for Year 10 students.

"We are bringing nature into the building and we're bringing the building and learning back out into nature. That significant element is quite unique in a secondary school facility."

The \$14.5 million state-of-the-art facility was built with the aid of an LLL Loan.

The school's new home base for Year 10 students features 10 new studios/classrooms, a Business Enterprise Hub with media studios and a pitch lab, as well as multiple areas designed to enhance interactivity and connection between students as they explore their educational pathways.

"This is an amazing opportunity to not only have the facilities to enable collaboration, but to really ensure that students understand what collaboration really means," Emily Gann, Year 10 Coordinator, said.

"So that when they do go into Year 11 and 12 and the workplace ... they really understand what it takes."

Visit the school: [Immanuel College](#)



(L to R) Kym Wallent, Immanuel College Council Chair, Kevin Richardson, Immanuel College Principal, and Scott Ross, LLL Chief Relationship Officer during the Discovery Centre opening and service.



The stunning new Year 10 facilities at Immanuel.



New campus for Good News Lutheran College edges closer

A new campus for Good News Lutheran College (GNLC) in Mambourin, Victoria, is great news for families in Melbourne’s booming outer west region.

GNLC has offered a Christ-centred holistic education in a values-based environment at its popular Tarneit campus since 1997 and, with LLL’s support, is undertaking a visionary project to build a brand-new campus as part of a residential development in Mambourin.

From humble beginnings - the school opened with a class of 26 students - GNLC has flourished and is now a Prep to Year 12 college (an Early Learning Centre will open in 2024), with over 1,300 students and 160 staff.

The demand for quality education in the burgeoning population growth corridor far exceeds available schooling options, with GNLC’s Mambourin campus, about 10 kilometres to the south-west of Tarneit, ultimately to include an ELC and a complete Prep to Year 12 education pathway.

“Being able to build not only a Lutheran school in Mambourin, but a Lutheran community and all that entails is really exciting,” GNLC Principal Fiona McAuliffe said.

“The excitement in the community was obvious when we held a ‘Come and See’ day at the Mambourin site earlier this year and about 300 families came.”

Work will commence at the new site early in 2024, with approximately 150 students to be welcomed in 2025.



Model of the proposed Good News Lutheran College campus in Mambourin.

LLL has been there for us right through the whole process.

Many of those children are already part of the Good News family, with temporary classrooms at the Tarneit campus housing students in 2023 and 2024 before they transfer across to Mambourin.

Building a new campus from scratch to eventually house around 1,500 students was preferred as opposed to further construction at Tarneit, with a two-campus approach allowing teachers and students across all year levels to stay connected.

A chance meeting with LLL CEO Ross Smith in 2020, her first year as principal, gave Fiona all the encouragement she needed to explore the complex process of getting a new campus off the ground, with LLL’s Chief Relationship Officer Scott Ross also providing a wealth of support.



Students of Good News Lutheran College.

“Someone from LLL has always been there for me to say, ‘We’re behind you,’” Fiona said.

“They so strongly believed in what we were doing and why it was the right thing for the community and the Church.

“They’ve been so very helpful.”

Raising roofs out of the Gully



LLL Chief Relationship Officer Scott Ross (right) was warmly welcomed by the Pastor and congregation committee members of St John's on a site visit in October.



Disability housing under construction at St John's Lutheran Church, Tea Tree Gully.

The bricks and mortar of a special housing development in Tea Tree Gully, South Australia, are being built on a foundation of love, hope, care and support laid down by the St John's Lutheran Church congregation.

With the assistance of an LLL Loan, St John's was able to undertake a groundbreaking project turning an unused car park at the back of the church into three specially-designed dwellings for use by Lutheran Disability Services, which provides services for people living with a disability in a Christian environment.

Built to the exacting specifications of the National Disability Insurance Scheme (NDIS), the accommodation will house six NDIS participants, with quarters for a carer in each house included in the design.

The visionary project has the potential to serve as a model for other congregations around the country.

There are financial and missional benefits for St John's, which will derive a rental income from the development, while much-needed, purpose-built disability housing is made available for people in need.

St John's committee chairperson Carey Noack and committee member Stephen Pfeiffer have been key figures in helping get the project off the ground since the issue of how best to use the church-owned car park and an adjacent block of land was first broached in 2014.

Applying for appropriate permits, complying with local council regulations, dealing with builders and navigating NDIS specifications was a long and often complicated process – not to mention the impact of the pandemic - but the land was finally cleared last year with construction starting in March.

"I'd get up in church each week and say, 'It's going to start next week', but I stopped doing that after a while," Carey said, laughing.

"It's been a long journey, but it has always had the full support of the congregation.

"It's not just about building the houses; there is also a missionary aspect with the people that are going to be living here.

"They've been living in older accommodation that's no longer suitable and they just can't wait to get into a new home."

Carey is hopeful the first two houses will be completed in time for new tenants to move in early in 2024.

"I'd like to thank LLL for their support," Carey said.

"LLL could see the value in this financially and missionally and has been very helpful and flexible all the way through the process.

"There hasn't been a moment where I thought, 'Is it all going to fall apart?'"

"It's been a really good partnership."

Lutheran Aged Care taking big steps forward in Albury

With a lot of hard work, community spirit and a little help from the Village People, residential aged care is taking a giant leap forward at Lutheran Aged Care's Dellacourt facility in Albury.

Working in partnership with LLL, Lutheran Aged Care is undertaking an extensive renovation program that will make Dellacourt one of the country's premier aged care facilities.

"We will have a state-of-the-art, marketable facility, with a lot of extras attached to it," said Wendy Rocks, Managing Director of Lutheran Aged Care Albury.

"Things like the ability to have a medical clinic onsite, a beautiful large hall and chapel, allied health areas, a café, and a much larger kitchen.

"The rooms are large and interior designed, there will be a huge dining room, smaller dining areas, lounges, computer areas, tv rooms and two balconies overlooking beautifully landscaped gardens.

It's been terrific to work with LLL ... it has been a breath of fresh air.

"There are a lot of features that will take it into the future."

Construction of the visionary project started in late 2021 and is scheduled to be completed around May 2025.

The 122-bed facility will remain operational throughout, with Wendy and her staff, and the builders, working hard to pre-empt the challenges that combining a building site and residential aged care presents.

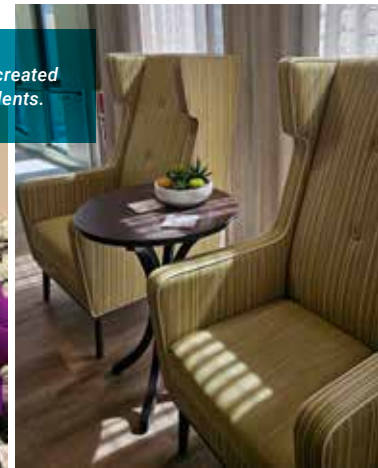
Which is where the Village People come in!

"The residents have loved to look at what's going on, and give advice," Wendy said with a laugh.

"We even had one resident who earned his own hard hat with his name on it because he was down there giving advice so frequently.

"The construction workers have been great, some of them have grandparents in the facility, so there is an understanding that the residents come first.

An extensive redevelopment has created a wonderful environment for residents.



"We had a couple of occasions where we had dance instructors come in and the construction guys came with their high-vis jackets and hard hats and we all did Village People dances.

"It was a lot of fun."

LLL has worked in partnership to tailor a loan solution that is geared to the strategic needs of Lutheran Aged Care.

"It's been terrific to work with LLL ... it has been a breath of fresh air," Wendy said.

"I was just incredibly thankful that finally somebody in commercial finance understood aged care finances."

From sheep grazing to innovative learning at Encounter



Encounter's new Middle School Learning Centre will provide amazing educational opportunities.



A former sheep paddock on the outskirts of the coastal town of Victor Harbor, South Australia, is being transformed into a groundbreaking learning environment thanks to the vision and foresight of Encounter Lutheran College.

With the support of an LLL Loan, Encounter will open a Middle School Learning Centre like few others on a 69-acre paddock, known as Block 69, in time for the 2024 school year.

"It's exciting to think about how this building will help transform how we engage students in their learning environment," Encounter Principal Kelvin Grivell said.

"This space, given its design and subject focus, will open up amazing opportunities.

We've felt every confidence that LLL is backing us ... they're in our corner.

"The four main learning areas are a kitchen, a science lab, an art studio and a digital technology studio.

"There are overflow areas as well, including the outdoor areas, that will enable what we call transdisciplinary learning to happen as well.

"It has been a philosophical shift at Encounter where we're trying to see learning far more broadly than just conventional classroom spaces."

The design of the building allows seamless movement between indoor learning spaces and the sprawling green fields just outside.

Encounter has grown considerably over the past 12 years, with millions of dollars invested in infrastructure, but Block 69 will retain its rural charm.

"We've started a significant revegetation program, we've planted around 2,000 trees this year, and we have student camps there, so we'd like to set up a few simple shelters, but that's it," Kelvin said.

"We want to create an outdoor leisure environment, with bike paths, walking trails and spaces to help grow resilience and independence and to just allow young people to enjoy the outdoors."

Kelvin said that the flexibility of a tailored LLL Loan had been a key factor in making Encounter's Block 69 dream a reality.

"We've found LLL amazing in terms of understanding our vision and recognising that we're working to a long-term goal," he said.

"We've felt every confidence that LLL is backing us ... they're in our corner.

"It gives us real peace of mind knowing that we can just get on with the job."

Concordia completes transformative construction program

Concordia College has been busy laying the foundations for a prosperous future, with the South Australian Lutheran school opening three exciting new facilities this year.

With the support of LLL Loans, Concordia proudly unveiled the state-of-the-art, multi-purpose buildings at an opening ceremony attended by the Governor of South Australia at the school's Highgate Campus in September.

A multi-faceted gymnasium has been named Fortiter, which means 'firm' or 'strong' in Latin and is taken from the school's motto Fortiter in Re Suaviter in Modo (Firm in Principle, Gentle in Manner).

"Fortiter is our major ELC to Year 12 gymnasium, which is located in a very convenient spot. It's right on the edge of the oval next to all our sporting facilities, and it has a terrific vista across the oval and looks up to the hills," Concordia Head of College Paul Weinert said.

"It's a significant sporting facility, which gives us real flexibility with our physical education program, plus it is also an excellent function area.

"We can open up the classrooms to have about 200 people in an area that directly overlooks the oval."

The facility will allow Concordia to proudly host the LCANZ Convention of General Synod in October 2024.

"At Concordia, we strongly consider ourselves as part of the Church, and people that know Concordia know that we're true to that," Paul said.

"What you see when you enter the gym is a crucifix, that's the first thing that you see, so that's the type of school that we are."

The other two buildings, Wirrkuta Trruku – a Kurna term for 'activity centre' - and The Treehouse, which houses Year 3 to 6 classrooms and a Resource Centre - have had a profound effect on the St James Campus.

"The Primary School has been transformed completely by those builds," Paul said.

"There is just a lot more flexibility and openness, so there are lots of opportunities for classes to collaborate, and to do quite hands-on activities between the classrooms.

"The excitement of the students around these buildings has been great to see."

Wirrkuta Trruku is an activity hall with a gym, chapel and dedicated OSHC facilities.



Year 3 to 6 classrooms and the Resource Centre can be found at The Treehouse.



Fortiter is a state-of-the-art gymnasium, with flexible learning spaces.



Synods

Serving up a cuppa

It was LLL's pleasure to be welcomed at several Conventions of Synod this year, where we affirmed LLL's missional purpose with delegates and happily provided coffee and camaraderie to the communities we serve.



Ross Smith, CEO, was on hand to present awards to five art prize winners at Queensland Convention of Synod.



May served up some brisk autumn days at the 50th anniversary of SA/NT Convention of Synod, where warm conversations prevailed with friends old and new.



Representatives from the LLL Board, Executive team and Lutheran Tract Mission attend the Convention of General Synod in Melbourne in February. LLL hosted the convention dinner in honour of our 100-year anniversary where it was wonderful to reflect on our past and celebrate the future of LLL's commitment to the Lutheran Church.



Ross Smith, CEO, catching up over coffee with Maya Kraj-Krajewski, Director of Lutheran Youth of Western Australia, at the WA Convention of Synod in March.



ALC presentation

LLL representatives were delighted to attend the Australian Lutheran College's (ALC) chapel service for All Saints Day to present communion sets to graduating pastoral ministry students.

November's service marked the 44th year that communion sets have been gifted to members of an ALC graduating class.

Eshani Obadage, Chief Finance Officer, presented the sets and delivered a Bible reading during the service, with LLL celebrating with the graduates at a morning tea afterwards.

Continuing a proud tradition, Jacob Fabich and Tom Kitson were presented with special gold-plated communion sets that will aid them as they bring the Word of our Lord and Saviour to their future congregations and the wider community.

A private communion set is a valuable resource for pastors when they need to provide a parishioner isolated in a hospital, a care facility or in their own home with the Sacrament of Holy Communion.



Tom Kitson (left) and Jacob Fabich (right), ALC graduating pastoral ministry students, receive communion sets from LLL Chief Finance Officer Eshani Obadage.



Five MOGs awarded around Australia

Through our LLL Mission Outreach Grants (MOGs), we are supporting the Church to reach wider communities through fellowship in person and online. Five MOGs were awarded in 2023 – two each in South Australia and New South Wales and one in Queensland. LLL encourages congregations in all districts to apply for future mission outreach funding through their district office.

Please join LLL in congratulating:

Inspired by ABC TV program 'Old People's Home for Teenagers', the **Victor Harbor Lutheran Church** in South Australia is seeking to help build new relationships between younger and older members of the community.

An LLL Grant of \$15,000 will be used to hire an Intergenerational Community Engagement Officer, whose task will be to help alleviate loneliness by forging new ties between students at Encounter Lutheran College and residents at Victor Harbor Lutheran Homes.

Through regular contact in a relaxed, inclusive and friendly environment, students will grow in confidence, while residents will feel valued, with all participants to learn from each other, develop resilience and grow a greater appreciation and love of life.

South Australia's **Trinity Lutheran Church**, Pasadena, will use an LLL Grant to enhance its mission outreach program by maximising the exposure of its high-traffic location in Adelaide's southern suburbs.



Pastor Nigel and representatives from the Victor Harbor Lutheran Church and Encounter College.



Trinity Lutheran Church Chairperson Andrew Waldhuter accepted the grant from LLL CEO Ross Smith at the LCA SA/NT District Synod.

The Church will use a \$10,000 Grant to help fund a digital signage upgrade for its Wayside Chapel, situated prominently at the corner of two major roads.

For more than 20 years, the Chapel has displayed inspirational Bible texts and messages of hope on its static sign.

The new LED screen signage will allow far greater variation and visibility of messages about the love of Jesus and the hope He gives.

LifeWay Lutheran Church's multi-site structure, incorporating churches from Newcastle to Wollongong in New South Wales, provides many advantages, such as its accessibility for a broad range of people across an expansive geographical area.

Servicing such a large area also comes with communication challenges, with LifeWay to use an LLL Grant of \$9,749 to set up a sound and video recording space to enhance its ability to engage with the community more efficiently and effectively.

A small studio featuring video cameras, an iMac computer, a mixing board, microphones, headphones and lighting

will allow pastors to develop video training resources, a podcast and other content that can be conveniently accessed via LifeWay sites and mainstream media platforms.

A key focus of the **Emmanuel Lutheran Fellowship of Toowoomba** is to explore ways to reconnect with the young people of the Queensland regional centre and the broader Darling Downs area.

With that goal in mind, the Fellowship successfully applied for a \$25,000 LLL Grant to hire a Youth Ministry Coordinator to help reignite sustainable youth ministry in the region.

Taking a collaborative approach with Lutheran congregations in the area, the Fellowship and the new coordinator will implement a range of programs and strategies aimed at establishing and growing meaningful connections with young people.

The fifth LLL Grant was awarded to the Mission-Edge Tract development project, as this is now complete you can read the full story on the following page.

The word of God in a modern context

What do iconic heavy metal band Black Sabbath and the Lutheran Tract Mission have in common?

The answer started at the Warrambui Retreat & Conference Centre, New South Wales.

The newly-formed Mission-Edge Tract development team gathered at Warrambui in April to brainstorm ways to better engage with people aged between 20 and 40 who have never had a connection with the Church or who have become disengaged.

Thanks to the support of a \$10,000 LLL Mission Outreach Grant, the team of seven writers and visual artists met over two-and-a-half days at the retreat, just north of Canberra, with the aim of producing a series of tracts focussed on who Jesus is and His connection to modern life.

The dedicated bunch produced 26 tracts aimed at answering the hard questions younger non-Christians ask about Christian faith and encouraging young people's connection to God.

One example of the diverse work that resulted from the highly collaborative and creative environment was a tract that pondered the meaning of Black Sabbath song 'God Is Dead?'

"The experience of running ideas past the others, doing revisions in small groups and asking hard questions from different perspectives proved a great way to produce a new set of tracts," project leader Dr Mark Worthing, Dean of Frontier School of Mission, said.

"Once we got moving, it was hard to get the group to stop!

"We imagined all the people we know or had encountered in recent years who were alienated from the Church and from Christ and thought about what we would say to them in 600 or so words."

Other tracts created over that fruitful weekend touched on themes such as the relevance of Jesus today, His relationship with Christmas and how the teachings of the Bible relate to the environment.

Five of the series of new tracts have been printed and are available via the Lutheran Tract Mission website to order or send as an eTract.

Visit: ltm.org.au

Mission-Edge Tract Writing Team - Warrambui April 2023. Back to front (L to R): Bridgitte Willshire, Mark Worthing, Jacob Traeger, Peter Ravikumar. Richard Fox, Jeremy Lie, Tania Nelson.



The team take a break looking out from Warrambui Retreat & Conference Centre where the tracts were developed.



New jewel to serve mission of St John's Emerald

What was once a humble kitchen at St John's Lutheran Church in Emerald, Queensland, has been transformed into a highly functional, multi-purpose space that greatly enhances the missional activities of the Church and the Emerald Lutheran Ladies Fellowship.

The Fellowship's guidance motto, taken from Galatians 5:13, is 'Serve One Another in Love'. The dedicated ladies of Emerald now have a wonderful user-friendly facility to do just that.

St John's successfully applied for a \$12,500 LLL Mission Outreach Grant in 2022, with a quote from a local builder signed off in August that year and work by local volunteers to gut and prepare the area commencing shortly after.

With the builder's task completed, volunteers again stepped in to apply the finishing touches to the project, which was completed in time for the much-anticipated Central Queensland Women's Zone Rally/Retreat in March this year.

“Serve One Another in Love.” – Galatians 5:13

The much-loved, if a little cluttered and worn, area to the rear of the little church on Retro Street is now a versatile, fully-refurbished space, featuring floor-to-ceiling storage, ample bench and desk space, wood-finish flooring and modern appliances, including oven, microwave, fridge and boiling water tap.

It's an important development for the church that serves Emerald, 271km inland from Rockhampton, and the surrounding Central Highlands region, with some members traveling for over an hour to worship.

The church now has an inviting, light-filled, safe space that facilitates improved internal fellowship, Sunday School, pastoral care, administration/meetings and catering for after-church gatherings, high teas and many other fundraisers and events that help bring the local community together.

The new space, while small in size, is mighty in significance, with the morale of the St John's congregation uplifted by the transformation, and its members filled with a sense of pride and renewed future.



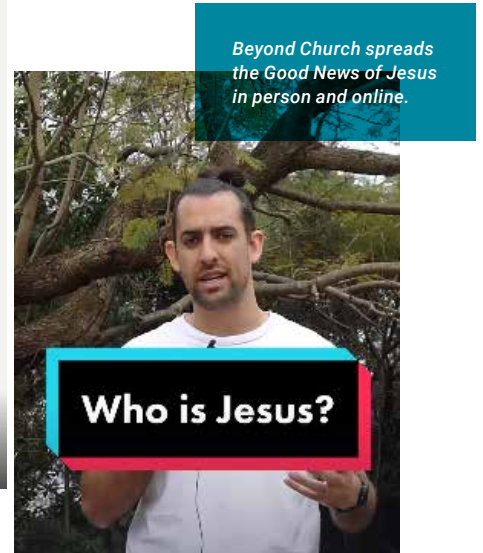
St John's kitchen before the renovation.



The new and modern kitchen is ready to serve.



Beyond Church finding new ways to engage with young people



How do you create a church that unchurched young people would love to engage with?

Chris Podlich and the team at Beyond Church in Queensland sought to answer that question with the support of a \$12,500 LLL Mission Outreach Grant in 2022.

“The LLL Grant helped us create online resources to engage with the next generation where they’re at,” Chris said.

“We asked, ‘Where are young people?’ Well, they’re on their phones, so how do we engage with them where they are?”

“Rather than do a sermon that they don’t necessarily want to listen to, we’ve looked at how we engage them to answer questions that they have.

“For us it’s less about a sermon and more about how we engage with them where they’re at ... it’s almost like a pre-sermon because they’re not ready to hear a sermon.”

Chris, who is in the final stages of becoming a Specific Ministry Pastor, consulted with online church experts and studied engagement strategies used by tech giants such as Amazon and Netflix as he researched the obstacles young people face on their faith journey.

We’re trying to capture people’s attention with the Good News of Jesus.

He then investigated ways to help make the Word of God more accessible.

The result is a hybrid church model which incorporates in-person worship and online engagement that aims to make it easier for young people to explore their spirituality.

The online part of that hybrid model can be found in the form of extensive video content on a range of topics on YouTube, Instagram, Facebook and Tik Tok, as well as the Beyond Church website, with Chris’ most popular video attracting nearly 20,000 views.

Beyond Church also runs seasonal events like Jingle Jam, attended by more than 350 people last year, and holds two ‘Sunday Experiences’ each week at Griffin State School in Brisbane’s northern suburbs.

Those meetings are recorded and uploaded as podcasts that provide another pathway for young people in their faith journey.

“People will listen to a podcast and check us out online now, often for months, until they feel comfortable enough to come to a meeting,” Chris said.

“It’s been a very insightful and very helpful exercise that has led us to completely change our strategy.”

Connect with Beyond Church: beyondchurch.com.au

Investing in the young people of Dalby



A proud tradition of youth ministry in Dalby continues thanks to an LLL Mission Outreach Grant.



A proud tradition of investing in the future of the children and young adults of Dalby and the Darling Downs region in Queensland continues thanks to the vision and hard work of the leadership at St Mark's Lutheran Church.

Pastor Joel Pukallus was called to serve the Dalby congregation in 2020 and quickly recognised the importance of reinforcing the strong relationship between the Church and the area's young people.

He successfully applied for a \$25,000 LLL Mission Outreach Grant and began the search for a Youth Ministry Coordinator.

"It was no use getting a grant and not being able to find the right person, so the first thing we needed to do was pray," Pastor Joel said.

"Then a lot of things came together."

Recently married, Aimee Johnson had moved to Dalby to be with her husband around the same time and it just so happened she was uniquely qualified for the job.

In the final year of a Bachelor of Ministry and with several years' experience volunteering at youth camps, Aimee went through the interview process and was hired on the spot.

She had a long-term vision of how best to support local youth in their faith journey and spent the first six months laying a solid foundation.

"I never would've imagined myself in Dalby, but the Lord works in mysterious ways," Aimee said.

"First, I met with all the young adults who wanted to be leaders, I wanted to equip them with the tools and resources they needed rather than throwing them in the deep end.

It makes a big difference to young people to know that we invest in their spiritual life and their future.

"It's just amazing to take the journey with these kids, whether it's a page or a couple of chapters in their book, and to give them a space where they feel comfortable, loved and accepted.

"Doing this work and providing a space for children to grow ... it's my passion."

St Mark's is part of a vast parish that is approximately the size of Victoria, with its thriving youth ministry a beacon on the local landscape.

"I think what we have now is very much in line with the vision of the LLL Grant," Pastor Joel said.

"It wasn't about paying for something and that's it, it needed to be seed funding for something that can keep growing.

"It makes a big difference to young people to know that we invest in their spiritual life and their future."

Key milestone for Adelaide Deaf Community Church

The Adelaide Deaf Community Church (ADCC) in South Australia passed a significant milestone in October with the ordination of Specific Ministry Pastor Julian Mazzeo, who is profoundly deaf.

The ADCC, in partnership with Pilgrim Lutheran Church, Magill, has a proud history of serving the Deaf community, with a Deaf congregation first established in South Australia in the late 1800s.

LLL has supported the ADCC to expand its outreach with an initial grant in 2017 followed by another in 2020. The grants were used to establish a media studio and live-streaming capabilities, which have facilitated the broadcast of sermons in Auslan, as well as Pastor Julian's recent ordination ceremony.

Julian will build on the fine work of Pastor Michael Prenzler, who learned Auslan while completing his studies for the ministry and was called jointly by the ADCC and the Magill Lutheran Church congregations to a shared ministry in 2017.

"It is very much a handing of the baton over to Julian," Pastor Michael said.

"But people should know this is a continuing journey for the ADCC and that their support, through LLL and their direct donations and prayers, is very much appreciated by our members.

"We had the aim of expanding the ministry beyond the four walls of Magill when we first applied for an LLL Grant, and those funds have enabled the ADCC to become a church that reaches more Deaf than just in the local Adelaide area.

LCANZ Bishop Paul Smith and SA-NT District Bishop Andrew Brook were on hand for the ordination ceremony at Pilgrim, Magill.

"It was a special day I will never forget," Pastor Julian said.

"I am happy, but sometimes I feel nervous because I am the only Lutheran Deaf pastor in Australia.

"I have to work on boosting my confidence to serve the Deaf community for God. I trust that God is willing to be with me anywhere and anytime.

I am looking forward to helping more deaf people become disciples of Jesus.

"The studio allows us to produce any videos we need for the Deaf ministry, viewed locally or on YouTube, and we are also able to live-stream weekly services across the country."

"I am looking forward to helping more Deaf people become disciples of Jesus."

To learn more about the ADCC and view video resources, visit the ADCC website [here](#)



Pastor Julian Mazzeo shortly after his ordination in October.



SA-NT District Bishop Andrew Brook and LCANZ Bishop Paul Smith perform Julian's ordination.



SA-NT District Bishop Andrew Brook with Julian on the day of his ordination.



100 Year Anniversary Grants

First awarded in 2021, LLL 100 Year Anniversary Grants have continued to make a difference for congregations around Australia. Check out the projects that have come to fruition this year.





1. Residents at Lutheran Homes Residential Care in Hope Valley, South Australia, are now tuning in to live worship services from their local church every Sunday thanks to a much-needed digital upgrade. 2 & 8. Dedication morning tea of the new cross at Peace Lutheran Church, Kumbia Taabinga, Queensland, in 2023, after a storm damaged its roof in 2018. 3. A projector upgrade has made worship a whole lot more inclusive for young and old at Faith Lutheran Church, Warradale, South Australia. 4. Walking and taking the time to reflect on the newly-installed Labyrinth at Good Shepherd Lutheran Church, Witta, Queensland. 5. After more than three years of operating with limited resources, Hallett Cove Lutheran Church members, in South Australia, founded 'Men in the Shed' for their local community. 6. Tanunda Lutheran Homes, South Australia, celebrated its chapel's new data tech with a joint 10-year anniversary and dedication service. 7. Not even heavy rain could dampen the spirits of a community lunch held to celebrate the 100th anniversary of LLL at Rochedale, Brisbane. 9. Nunawading and Waverley Lutheran Church, Victoria, began a Table Tennis and Badminton Club in the spirit of outreach, and it has far exceeded expectations. 10. The Top End Lutheran Parish, Northern Territory, is reaching more parishioners across vast areas of northern Australia thanks to a new combined online presence.

LLL helps Mandurah lay out welcome mat

A refugee family will receive a warm welcome in Western Australia after a desire to help with a global issue led to local action by members of the Rockingham Mandurah Lutheran Church.

WA District Bishop Emeritus Mike Fulwood is a member of the Rockingham Mandurah Lutheran Church Refugee Welcome and Support Group, supported by LLL, that was formed to take part in the Community Refugee Integration and Settlement Pilot (CRISP) program.

Mike and his fellow volunteers secured the budget required to take part in the CRISP program through extensive fundraising efforts, including a Vintage High Tea event attended by around 100 people that raised \$6,000.

Moved by this powerful and inspirational work that proves a small group of people can make a life-changing impact globally with vision and a welcoming hand, LLL supported their efforts with a matching \$6,000 LLL Special Ministry Grant.

Part of our Christian work is to care for those in need.

CRISP, introduced by the Federal Government in 2022, aims to provide local communities with the opportunity to help a refugee family settle in their area over a 12-month period.

Community Supporter Groups (CSGs) of five or more volunteers have been formed around the country to welcome families identified by the UNHCR as being in urgent need of resettlement.

These families seeking to set up new lives will receive support from their CSG in a range of areas, including securing housing, learning English, enrolling their kids in school, finding work, getting a driver's licence and opening bank accounts.

"The group just felt a draw to do something about the plight of refugees," Mike said.

"We hear a lot about the issue, the numbers are staggering, and there is a sense of a 'call', a sense that this is part of our Christian work, which is to care for those in need.

"It's been something that's been in my heart for a long period of time, about our response as a nation to the plight of refugees, and this is a very practical opportunity to do something meaningful about that."

The group is waiting to be assigned a family and looks forward to welcoming a refugee family soon.



A Vintage High Tea helped raise crucial funds for the program.

LLL boosts Camping Ministry support



By providing increased LLL Camping Ministry Grants, LLL has significantly boosted the support for the fun-filled camps run for young people across the country that advance the Word of God.

These grants exist to encourage new campers to join the fun and enable families experiencing financial hardship to enjoy the many benefits of a transformational Lutheran camp experience.

Annual grants of \$75,000 will be distributed nationally for the next three years (2023 to 2025) to make attending a camp more affordable for new camp attendees, allowing camp organisers to further enhance the experience and expand opportunities for the personal growth of all attendees.

I really enjoyed this camp and will definitely come again.

LLL also announced additional funding to support camp leader training and development with a further \$50,000 to be dispersed annually across all districts.

As most camp leaders are young adults and need to take time off from work or study, this additional funding represents an excellent opportunity to support the next generation of Christian leaders.

Primary and secondary students, as well as young adults, can attend camps, including the popular Christian Life Weeks, filled with fun, faith and age-appropriate activities that are held in safe, secure environments at sites across the country, like the one run by Lutheran Youth of Queensland (LYQ) at Coolum Beach.

"I really enjoyed this camp and will definitely come again," said one junior camper.

"This camp was also a good opportunity to not only get to know the other kids here, but also the amazing leaders who put in their time and effort to help us to have a good time. I really appreciate how much the leaders put in to give us the opportunity to come on this amazing camp."

Young adults wanting to expand their leadership skills and get involved are encouraged to reach out to their local camping ministry organiser.

LLL supports students in need



LLL School Bursaries support students in gaining a Lutheran education.

Over the past 12 months, LLL has continued its strong commitment to bringing the Word of God to life for Lutheran schools across the country by providing LLL Bursary Grants.

Through these grants, LLL aims to assist as many students as possible in gaining a Lutheran education where they might have previously been precluded due to financial hardship, with the current economic climate creating barriers for some families who wish to have their children benefit from a Lutheran Christian education.

LLL provided \$135,000 to the three Lutheran school districts to be awarded as bursaries in 2024, with \$1 million committed from 2021 to 2027 to support these students in Lutheran schools and make a meaningful difference in their lives.

LLL aims to assist as many students as possible gain a Lutheran education.

“The College has helped my son successfully transition from a child into a mature younger person,” one parent said.

“The LLL Bursary has had a positive effect on my son being able to attend the College, without it attending this school would be impossible.”

Teachers have also shared positive reflections of students in receipt of Bursary Grants and their valuable contribution to their school communities.

“This student encompasses the values of the College in her everyday interactions,” the teacher said.

“She’s inclusive, friendly, helpful and proactive. She reached out to staff members to help her apply for Student Representative Council representation this year and was successful for the second year running.”

Such inspirational stories are a testament to the valuable support of LLL’s depositors and borrowers.

Mindful of the need for financial assistance and with resources available, LLL is pleased to provide this support for years to come.

We thank God for the partnership between Lutheran Education and LLL as we move forward together in mission.

Lutheran Tract Mission

Doreen, 93, and a friend like to take Lutheran Tract Mission (LTM) tracts with them when they go to hospital visits:

“You have some lovely tracts, I even use some when I am writing letters, and today a few people wanted bookmarks to put into the books they are reading.”

We love to hear stories like this when people have used our tracts in ministry.

LTM is there for the ministry of the Church and the spreading of the Gospel that Jesus has come to all to bring peace, love, comfort, encouragement, grace and forgiveness.

As Christians, we are called to share the Good News with all who will listen and then allow the Holy Spirit to do its work.

For over 20 years, LTM has supplied around 10,000 tracts annually for distribution at the Royal Adelaide Show, as requested by the Bible League, that runs an interdenominational stand there as an outreach to the community.

At each show, many people from different denominations browse through our tracts. They like the range and the outreach possibilities for people coming off the street to seek information on Christianity.

This past financial year, LTM distributed 335,600 tracts to congregations, schools, aged care facilities, chaplains and individuals to help them in carrying out their calling.

We are the largest Tract Mission in the world with over 950 titles in 46 different categories, with Christians from other denominations also using our resources for their mission.



A Catholic church member messaged us to thank LTM for the beautiful prayer tracts she collects. She mentioned that she prays with them every day, that they keep her going and how thankful she is that they are made available.

Congregations, schools and aged care facilities are also using our free digital spinner on their websites to make these resources available to all their members.

Share the Gospel at all times and in many ways!

To browse all the resources available visit ltm.org.au

In Christ,

Anne Hansen
Lutheran Tract Mission
Development Officer

Tracts are always a welcome addition to Lutheran events during the year.



Sponsorships

Helping the Australian Lutheran World Service make a difference

LLL generously supported the vital overseas aid and development work of the Australian Lutheran World Service (ALWS) with \$24,000 allocated to sponsor key initiatives, including farming partnerships in the East African nation of Burundi and micro-enterprises in impoverished regions of Nepal.

Support for the ALWS Ambassador Bootcamp and Walk My Way events, both held in Adelaide, was also included in the sponsorship package.

The farming partnership and micro-enterprise programs each received a one-off sponsorship of \$5,000, aimed at improving the livelihoods of families and developing communities in some of the poorest parts of the world.

The farm partnerships in the provinces of Ruyigi and Cankuzo, two of Burundi's most food-insecure regions, train locals in modern farming techniques and provide seeds, animals, tools and equipment to help communities increase food production and generate more income.

In Nepal, ALWS is working with communities at risk of poverty and being marginalised to equip and provide seed funding for locals to start or

expand micro-enterprises, like farming, tailoring and grocery stalls, that can support their families.

Business training and equipment such as tools and sewing machines are provided, which helps empower participants to develop sustainable livelihoods.

Lauti Tharu's family used to rely on her husband's seasonal labouring income from work in India, but by participating in the program, she was trained as a tailor and provided with a sewing machine.

"I have become independent," she said.

"I don't have to wait for my husband to send money so that we can get what we need and I have started to make children's clothes too."



Guests heard from Aliir Aliir, Port Adelaide Football Club player, as part of the ALWS Ambassador Bootcamp.





Richard has joined a Farm Partnership in Burundi to buy a plot of land, through training he has increased his farm production to support his family and community.

The inaugural Ambassador Bootcamp, held at Adelaide Oval in September, brought together 37 teachers and principals from 16 schools in Lutheran Education South Australia, Northern Territory and Western Australia (LESNW) region.

The aim of the workshop was to develop a deeper understanding of humanitarian aid and the impact educators can have by helping connect the hearts of students with communities in need worldwide.

AFL star Aliir Aliir inspired the gathering with his story of resilience that took him from Kakuma Refugee Camp in Kenya, where he was born, to the pinnacle of his chosen professional sport as an elite player with the Sydney Swans and Port Adelaide.

Participants were also privileged to hear from Mary Obara, Program Manager of the Lutheran World Federation Kenya Somalia Program, who shared her experiences and insights from working on the frontlines of humanitarian aid, providing valuable context and real-world examples to further ignite the passion of the attendees.



Tara has improved her agricultural techniques to generate an income and become sustainable through the Nepal micro-enterprise project.

“I have become independent.”

Teachers left the enriching two-day workshop empowered to develop a toolkit and action plan to inspire, equip and encourage students to explore their connection to human rights, social justice and development, with individualised support from ALWS available upon returning to their schools.

LLL staff and friends joined with other Lutheran organisations for the LLL-hosted Walk My Way event in October to raise money for the ALWS.

A full recap of this wonderful day can be found on page 32.

Dining out for a good cause

LLL continued to support efforts to advance the Word of God with young people by sponsoring important fundraising dinners organised by Lutheran Youth of Queensland (LYQ) and Blueprint Ministries in South Australia.

These events are vital to the fundraising efforts of these youth ministries as they seek to support the faith journeys of children and young adults, mainly through the provision of camping ministries that make a real difference to so many lives.

LYQ is grateful for the ongoing partnership it shares with LLL.

LLL was delighted to be one of two Gold Sponsors of LYQ's Brisbane Appeal Dinner in May, a wonderful evening at the stunning Victoria Park Golf Club that was attended by over 300 generous supporters.

"This special event brings together key Lutheran and philanthropic-minded guests looking to financially support the work of LYQ in sharing God's riches with the young people of Queensland," LYQ Director Darren Pope said.

"LLL supports the mission in many parts of the Lutheran Church of Australia, from loans to Lutheran entities, to sponsorship and grants for grassroots activities.

"LYQ is grateful for the ongoing partnership it shares with LLL and the positive impact of this ministry through a multitude of LYQ holiday camping experiences across Queensland."

LLL CEO, Ross Smith, was on hand to meet guests and deliver a presentation outlining LLL's values and ongoing philanthropic mission.

Other guest speakers included Queensland District Bishop Mark Vainikka and Lachie and Molly McLean, who came to faith through LYQ camps and now passionately devote their time to helping others find their faith in Jesus through their work as chaplains at Grace Lutheran College and serving on LYQ camps.

Guests enjoyed live and silent auctions, bidding generously on the huge variety of items and experiences donated by amazing companies and individuals.

The Mawson Lakes Hotel & Function Centre was the setting for the Blueprint Dinner in August, which LLL proudly supported as major sponsor.



Youth ministry was at the heart of the LYQ Annual Dinner.



Ross Smith again led LLL's team of representatives at the annual event that celebrates the ministry being facilitated across the South Australia-Northern Territory District by Blueprint.

Blueprint Ministries have been very blessed by the ongoing support and partnership with LLL.

The evening was a wonderful opportunity for attendees to mingle with like-minded people and help raise funds to support Blueprint in its important missional work among young people.

Funds raised from a wine wall, raffle, trivia, sponsorship and donations supported the ongoing ministry to encourage and focus children, youth, families and young adults to grow in Christ and make Him known to all people.



LLL staff and guests join in the spirit of supporting camping ministry at the Blueprint Ministry Dinner.



Sponsorships

Supporting local communities with fun-filled fundraisers

LLL sponsorship supported local communities in Adelaide, South Australia, this year with the Golden Grove Community Fete and Tatachilla Lutheran College's Twilight Food Fair both resounding successes.

LLL provided a total sponsorship package of \$5,500 in support of the two fun-filled and family-friendly events that helped build community spirit and raise vital funds for organisers.

Run by Golden Grove Lutheran Primary School and Golden Grove Lutheran Church, October's bustling Community Fete included over 100 displays, stalls and food trucks, as well as live music, a petting zoo and fun activities for kids.

The weather smiled on the important fundraising event held at the Wynn Vale campus shared by the School and the Church, which helped ensure the fete was a hive of activity from start to finish.

LLL representative Rhianan Strangways was interviewed onstage and spoke about the special connection that LLL shares with the Primary School and the Church.

"We're helping the school build the Foundation Centre through a loan and previously provided the church with a \$25,000 grant to help build Café Connect, as well as another \$2,500 for the signage that you can see on Richardson Drive," Rhianan said.

"And we provide that type of support thanks to the missional heart of our depositors nationally.

"It's wonderful to see the thriving Golden Grove community coming together."

LLL's own stall in the school's busy courtyard displayed offerings from the Lutheran Tract Mission, information about school banking and an area filled with large cardboard Edo building blocks that proved popular with the kids.



Golden Grove's Lutheran community comes together for the annual fete.





After a three-year hiatus the Twilight Food Fair was back with a bang!

Thousands of people came together to celebrate in the Lutheran community.

Tatachilla Lutheran College's much-loved Twilight Food Fair bounced back to life in March after a three-year break due to COVID.

The College's beautiful McLaren Vale campus, nestled amongst lush green fields and vineyards, was the perfect setting for a magical night of family fun.

The Fair is the College's biggest annual event, showcasing the best of the region's food and wine offerings, and featuring thrilling rides, live music, carnival performers, sideshow entertainment and a fireworks display.

This year's event attracted a bumper crowd of over 5,000 people with delighted organisers moving quickly to open a second paddock to increase parking capacity to accommodate the greater-than-expected numbers.

The LLL display was prominently positioned at the entry to the lively fairground, with the Edo blocks amusing the kids while parents perused LTM tracts.

Sponsorships

Families benefit from Lutheran Care's party with a purpose

Lutheran Care threw a party with a purpose at South Australia's iconic Adelaide Oval in November to raise vital funds for its Emergency Relief program that provides help for families in need.

LLL was the major sponsor of the Lutheran Care Gala Dinner, which was attended by around 600 guests, with the key fundraising event generating almost \$200,000 for the program.

Those funds enable Lutheran Care to continue supporting families and individuals in crisis with critical food relief, bedding, clothing, assistance accessing healthcare and many more vital services.

Media personality Rebecca Morse led attendees through a fun program of live music, the creation of a live artwork by surreal artist Andrew Baines, an auction and a three-course dinner.



LLL's relationship with Lutheran entities, such as Lutheran Care, is so important to our missional intent.

Lutheran Care CEO Rohan Feegrade was grateful to LLL for its support of the event and thanked all sponsors and guests for being part of the special night that contributed to a great cause.

"With increasingly challenging financial conditions being placed on businesses, families and individuals, we understand the significant pressures many of our partners are feeling right now," Rohan said.

"Their unwavering support is a testament to their commitment to helping families and our communities who are in distress.

"The overwhelming love and support in the room on the night will continue to provide much inspiration for the work we do in extremely challenging times.

"Thank you to all of our generous guests who came out to support Lutheran Care, but more importantly for uniting with us to help the most vulnerable individuals, families and communities that we serve."

LLL Chief Relationship Officer Scott Ross was on hand to introduce LLL's important missional work to the audience.

"The relationship with Lutheran entities, such as Lutheran Care, is so important to our missional intent," Scott said.

"We invite everyone to join LLL in support of Lutheran Care."



Proceeds from the Gala Dinner went to Lutheran Care's Emergency Relief program.

Lutheran Women's events

LLL has proudly supported uplifting Lutheran Women of Australia (LWA) events across the country over the past year, including the annual conventions of the NSW-ACT and SA-NT districts.

More than 130 members attended the 56th SA-NT convention at St Paul's, Glenelg, with Bethlehem Lutheran Church, Jindera, just north of Albury, hosting the NSW-ACT convention.

LLL and Lutheran Tract Mission displays were featured at both conventions, with representatives on hand to address each gathering to affirm LLL's missional purpose and recount some of the recently completed LLL-funded projects around Australia.

Both events were wonderfully warm, informative and uplifting occasions of fellowship where attendees shared God's love and mission together.

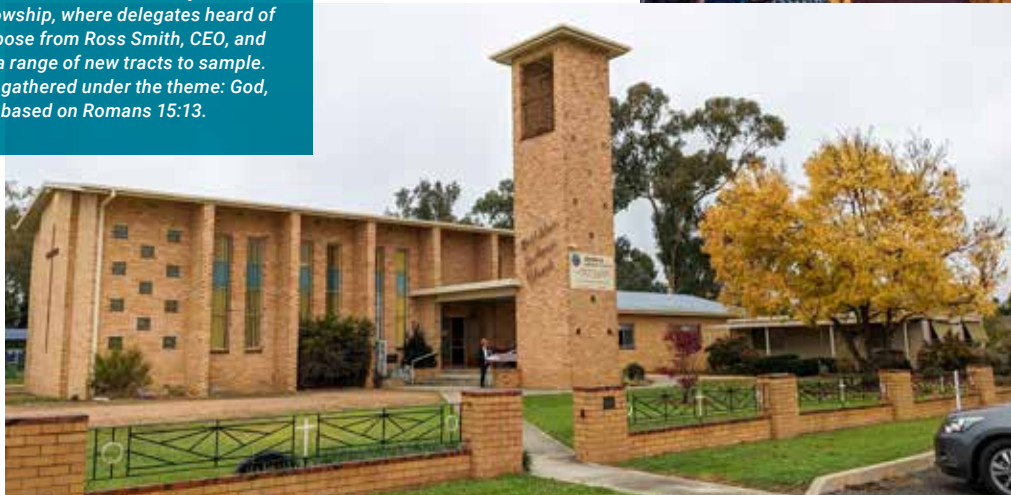
LLL and LTM also provided tracts, leaflets and stationery items to 16 other inspiring LWA events, including retreats, rallies, conventions and fellowship days in locations from Geraldton in Western Australia to Queensland's Glass House Mountains to Loxton in South Australia's Riverland.



Held at St Paul's Lutheran Church, Glenelg, the Convention for Lutheran Women South Australia & Northern Territory gathered under the theme: Storms of Life, 2 Thessalonians 3:3a.



Lutheran Women of New South Wales & ACT Convention at Jindera, NSW, hosted by Burrumbuttock fellowship, where delegates heard of LLL's missional purpose from Ross Smith, CEO, and were provided with a range of new tracts to sample. Eighty-three guests gathered under the theme: God, the source of Hope, based on Romans 15:13.



Small steps help refugee children go to school



A delightful stroll around picturesque North Adelaide, South Australia, made a real difference to the lives of refugee children in East Africa when LLL hosted an Australian Lutheran World Service (ALWS) Walk My Way event in October.

All funds raised, just over \$3,600, went directly to ALWS, whose programs in impoverished East African nations help children gain an education they otherwise wouldn't have access to.

Staff and friends from neighbouring Lutheran organisations gathered at LLL headquarters in North Adelaide on a brisk Saturday morning to pick up their Walk My Way t-shirts and caps and enjoy a bacon and egg sandwich or vegetarian omelette breakfast, with Chief Relationship Officer Scott Ross on hand to offer a warm welcome.

"Partnerships are at the heart of everything we do," Scott said.

"LLL has partnered with ALWS to support its humanitarian efforts across the world for years, with grants, donations and sponsorships.

"In 2023, LLL made a \$10,000 donation to ALWS to support the farm partnerships in Burundi and the micro-enterprise project in Nepal.

"Since its inception, LLL has sponsored and participated in ALWS organised Walk My Way initiatives.

"I would like to thank ALWS for inspiring all of us to positively impact the lives of communities around the world that are far less fortunate."

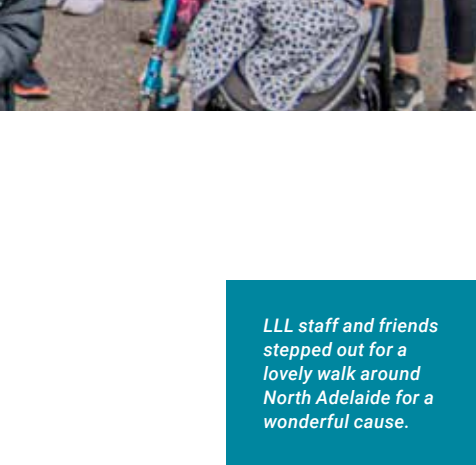
Setting off on the 10km walk from Archer Street, walkers made their way past the famous Light's Vision statue with spectacular views of the city on offer atop Montefiore Hill, past the iconic Adelaide Oval and down to the idyllic River Torrens.

A curious giraffe looked on as walkers made their way along the Torrens, which passes close by Adelaide Zoo, the route then winding back into the bustling Melbourne Street precinct and on to the north Park Lands where grazing horses graciously posed for photos.

Walkers took in grand, heritage-listed houses to their left and the manicured greenery of North Adelaide Golf Course to their right before arriving at the finish line at the Wellington Hotel.

Conversations on the sociable walk were picked up, and new experiences were shared in a convivial environment outside the historic pub that has stood in Wellington Square since 1851.

It was one of the latest examples of the success of the Walk My Way program, which has helped thousands of children get the education they deserve.



LLL staff and friends stepped out for a lovely walk around North Adelaide for a wonderful cause.



LLL's missional purpose highlighted at Celebration Dinner

The highly anticipated LLL Celebration Dinner took place on Friday, 10 November, at the picturesque Sanctuary function centre within Adelaide Zoo, bringing together the LLL Board, staff, special guests, and friends.

The gala event was held to celebrate the many missional outreach activities that LLL supports and farewell retiring Board members, including former Chair Graeme Huf.

Just over 140 guests spent a wonderful evening listening to stories about LLL's achievements under Graeme's 19-year stewardship as Chair and walked away excited about the future after an inspirational speech by new Chair Steven Podlich.

LLL has, and continues to be, blessed immeasurably.

The celebration, and expression of gratitude for LLL's centenary, were fittingly acknowledged during the evening.

Graeme was joined onstage by the 2023 retired Board members Ron Asquith and Andrew Leslie, along with Nancy Fox and Tanya Crooks, who retired from the Board in 2022, to reminisce about their time with LLL.



"This celebration is not just about me, it's really about what God has been able to do through each and every one of us," Graeme said in his farewell speech to the gathering.

"Our LLL journey can be, and has been, challenging but it is also rewarding.

"And I can personally see God's guiding hand in this journey that we've been on together.

"For me, life is about relationships; the relationship with our Lord, relationships with our families and friends, but also relationships with colleagues and those that He has entrusted to work with us and the communities that he has placed us in.

"I really want to encourage you to cherish and value those around you.

"Thank you for joining with me in this celebration and for the honour you have given to me in my service."

Steven led the gathering in thanking Graeme for his passionate service and astute leadership through challenging times and expressed his utmost confidence in LLL's future.

"It doesn't mean there won't be challenging days ahead, there will be, but what I do know is that if we all work together, support one another and our customers, we will be successful," Steven said.

"The work we have already put in, particularly in recent years, puts LLL in a wonderful position.

"One of the things I'm most proud of is the continuation of the supportive and inclusive LLL culture that has permeated through our business since its inception.

"LLL has, and continues to be, blessed immeasurably."



LLL staff, special guests and friends gathered for a wonderful evening of celebration.



New LLL Chair Steven Podlich reflects on Graeme Huf's legacy

LLL is pleased to announce the appointment of several key members of the LLL Board.

Current Vice Chair, Steven Podlich has been appointed as Chair. Mr Podlich has more than 30 years at Westpac in commercial banking and has been an LLL Director since 2015.

Appointed to the Board in 2022, fellow Director David Kalisch takes the role of Vice Chair. Mr Kalisch has 40 years' experience in various roles with Australian Government agencies, including CEO of the Australian Bureau of Statistics.

Experienced Senior Executive, Board Chair and Director Nicolle Rantanen Reynolds has joined the Board.

Ms Rantanen Reynolds is currently the Chief Executive Officer of the South Australian Public Trustee. She was previously the Chief Operating Officer of the Department of Treasury and Finance and held the same role at Statewide Super.

Mr Podlich said the Board will remain committed to responsible and prudent corporate governance in its service to customers.

"LLL provides business and financial support to Lutheran schools, aged care facilities and churches and offers a range of savings accounts to individuals with no fees or charges," Mr Podlich said.

"We welcome Nicolle as a great addition to the Board. She brings exceptional skills in financial management across government, financial services, sport, aged care and not-for-profit sectors. She will help us ensure we continue to provide excellent service to all customers and safeguard the interests of depositors."



(L to R) David Kalisch, Graeme Huf, Karen Pienaar, Steven Podlich, Deepa Justus, Nicolle Rantanen Reynolds, Andrew Leithhead and Geoffrey Thiel.

Last year, Non-Executive Director of Qudos Mutual Bank Andrew Leithhead was appointed as Director. The Board is actively recruiting to further diversify its strong financial skill set.

"We look forward to further strengthening our partnerships with Lutheran entities to build their assets and continue our support for individual customers," said Mr Podlich.

He thanked retiring Chair Graeme Huf for 23 years of faithful service to the Board as well as outgoing Directors Andrew Leslie and Ron Asquith.

"Graeme has been a driving force behind LLL's growth and success, providing exceptional leadership during periods of change, including embracing digital technologies," he said.

"I have seen Graeme challenged many times by either new issues that the Board needs to deal with, from stakeholders or just internally around the table by other directors or management on matters being discussed.

"He always listens and respects everyone's opinion and endeavours to see their point of view in all situations.

"He is also good at actually wanting different points of view so that issues can be fully explored before a position by the Board is apparent.

"I have never experienced any challenging times with Graeme in my eight years on the Board and he is a pleasure to work with.



"I personally feel blessed to, firstly, have Graeme to mentor me throughout my time on the Board, particularly now that I have been transitioning to replace him as Chair, and also that the Board has had someone like Graeme as its Chair through some of the most significant periods of change in the life of LLL."

Graeme's stewardship has built a strong foundation of missional support for the Lutheran Church. As we welcome the new Board, we look forward to the strength of their leadership to further advance the Word of God around Australia.

For more information about LLL and its Board of Directors, please visit: lll.org.au/about/our-people



Graeme is appointed to the LLL Board in 2000.



During the launch of LLL's story to staff and LCA guests, Graeme reminisced about LLL's missional values and purpose.



Graeme in 2004, the year of his commencement as LLL Board Chair.

Farewell to our retiring Board members



Graeme Huf

Commenced on the LLL Board in August 2000, appointed Chair in 2004, resigned Chair position in October 2023, retired from the Board in November 2023

Growing up on a farming property in Western Victoria, Graeme enjoyed a professional career with the Commonwealth Bank of Australia for 21 years, working in the country and regional Victoria and Western Australia as a commercial lender and manager, culminating as Senior Manager, Portland, Victoria.

For the past 24 years, Graeme has practised as a management consultant, leading and guiding small-to-medium enterprises and working across Lutheran schools with their governance, business management, project management and human resource needs.

With a lifetime of active membership in the Lutheran Church, Graeme has responded to his call to serve our Lord through various congregation roles and leadership positions in Lutheran Education and the LLL. He is passionate about LLL, its mission and its purpose and he brought to the Board a deep understanding of strategy, leadership and governance with broad senior management, operational and facilitation experience.

Graeme enjoys time with his family, travelling through God's creation and watching his beloved Geelong Cats play.

Appointment: Non-Executive Director

Employment: Business Advisor and Company Director (Former Director – Business Services, LEVNT, School Business Manager and Senior Manager, Commonwealth Bank)

Congregation: Our Redeemer, Geelong North, Vic

Current: Lay Reader, LLL Congregation Contact and Steward of the Congregation

Former: School Treasurer, Congregational Treasurer

Qualifications: Diploma of Management, Company Directors course (AICD), Mastering the Boardroom program (AICD), Graduate of the Australian Institute of Company Directors



Ron Asquith

Commenced on LLL Board in September 2008, retired in June 2023

Ron grew up on the South Coast of NSW with five siblings and values the lessons taught and observed by his parents.

His previous roles included Financial Accountant at BHP, Manager at Bird Cameron, Director at ATS Partners and Executive Director/Chief Financial Officer at Lutheran Aged Care. After roles in local government and a major listed company, Ron founded a public accounting practice, which was the focus of his professional life until he retired.

For the past 35 years, Ron has been affiliated with Lutheran Aged Care Albury, LEVNT, ALWS and Victory Lutheran College.

Ron believes that God has a plan for everyone and for him it was to pursue a special interest in aged care and education. He has developed strong expertise in each of these sectors. His extensive governance experience within the not-for-profit sector, along with his professional career, has given him insights into the outcomes of purpose-driven organisations.

Ron brought his life experience to each meeting with a desire for his work to have a uniquely positive impact on society.

Appointment: Board Audit Committee Chair, Board Credit Approval Committee

Employment: Chief Financial Officer

Congregation: St John's, Wodonga, Vic

Current: Australian Lutheran World Service Board Advisory Group member, Victory Lutheran College Wodonga Council member

Former: St Paul's College Board, Victory Lutheran College Business Manager, Lutheran Aged Care Albury Finance & Audit Committee member

Qualifications: Bachelor of Commerce, FCPA, Graduate of the Australian Institute of Company Directors



Andrew Leslie

Commenced on LLL Board in September 2020, retired in October 2023

Andrew has 18 years of experience in finance, strategy and corporate advisory. He is currently General Manager, Finance and Corporate Development at Judo, a small-to-medium enterprise business bank, where he leads the financial control, financial operations and corporate development teams.

Before Judo, he was Executive Director at Morgan Stanley in the Investment Banking Division where he advised clients on over \$50 billion in mergers and acquisitions transactions, capital raisings and strategic projects across the financial services, resources and industrials sectors.

Andrew felt a strong calling to serve on the LLL Board and to use his experience in banking and financial services for the benefit of LLL, its customers and its stakeholders.

Appointment: Board Risk Committee

Employment: Banking executive

Congregation: St Paul's, Box Hill, VIC

Current: Congregational Strategic Property Group Treasurer, Congregational Musician

Qualifications: Bachelor of Commerce, Bachelor of Arts (Asian Studies), Master of Business Administration, Graduate Diploma of Chartered Accounting

Welcome to our new Board members



David Kalisch

Commenced on the LLL Board in June 2022, appointed Vice Chair in October 2023

In a career spanning 40 years in a range of Australian Government agencies, David was most recently CEO of the Australian Bureau of Statistics and previously the CEO of the Australian Institute of Health and Welfare, preceded by senior roles across social and economic policy agencies. He has also had two engagements in the Employment and Social Affairs area of the OECD and as a Chief of Staff to a Commonwealth Government cabinet minister.

More recently, he has been directed towards improving governance and using data to help deliver better outcomes. He brings a contemporary perspective to governance practices, a deep understanding of government operations and a curious, inquiring mind to Board deliberations.

David seeks to make use of opportunities to support the needs of our church community and help make our society a better place while we are here on Earth. He enjoys time with his family, the opportunity to travel and trying to reduce his golf handicap.

Appointment: Governance and Remuneration Committee (Chair), Nominations Committee

Employment: Managing Director - DWK Advisory, Chair - ACT Electoral Commission, Board Member - General Authority for Statistics Kingdom of Saudi Arabia, Adjunct Professor - University of Canberra

Congregation: Holy Cross, Belconnen, ACT

Current: Bible reader

Former: LCA Constitution Legal and Compliance Assessment Group

Qualifications: Bachelor of Economics (Honours), Company Director's Course (AICD), Fellow of Australian Institute of Company Directors, Fellow of Academy of Social Sciences in Australia



Deepa Justus

Commenced on the LLL Board in June 2022

Deepa joined the LLL Board with 25 years of banking experience in retail, business banking, operations, risk, compliance, governance and securitisation, including ten years of automation and digital transformation experience.

She brings skills in risk controls and assessment, building compliance and governance frameworks for major banks, including NAB Business Banking, for external and regulatory requirements and recently set up and implemented a Basel III regulatory program for Westpac Banking Corp.

A Chief Digital and Data Officer for a start-up company, Deepa focuses on digital transformation, automation, artificial intelligence/machine learning and cyber security.

Deepa's passion is to serve Christ and be the light in the marketplace. Her values are based on biblical standards, making her an authentic servant leader with enthusiasm, deeply believing 'that if God has placed me in a role, He will make me successful.' Her positive leadership creates an open and trusting, purpose-driven environment.

Appointment: Board Risk Committee, Board Audit Committee

Employment: Banking executive

Congregation: St Pauls Lutheran Congregation, Sydney, NSW

Qualifications: Master of Business Administration, Graduate Diploma in Interactive Multimedia, Master in Design, Bachelor in Business Administration, Diploma in Civil Engineering, Six Sigma Green Belt



Andrew Leithhead

Commenced on the LLL Board in September 2022

Living in Sydney and New York with extensive exposure to global markets, Andrew’s executive career focussed primarily on capital markets, finance, investment and commercial banking. He has worked at Barclays, KPMG, Westdeutsche Landesbank, ANZ Banking Group and Gilbert and Tobin and has provided consulting services to other organisations. He also serves as Chair of the board of the Australian Racing Drivers’ Club.

Since he retired from full-time work, Andrew has concentrated on governance roles, including as a non-executive director with Qudos Bank and the Anglican Schools Corporation.

Andrew is passionate about bringing the experience gained in his professional career to inform his roles in corporate governance, particularly in the fields of banking and finance, and contributing to Christian organisations such as LLL, where the mission and objectives of the business are directly aligned with his faith and values.

Appointment: Board Risk Committee (Chair), Governance and Remuneration Committee, Board Credit Approval Committee

Employment: Non-Executive Director of Qudos Mutual Bank and Chair, Australian Racing Drivers’ Club

Congregation: Gymea Baptist Church

Qualifications: Bachelor of Commerce, Graduate Diploma of Securities & Investment Analysis, GAICD, F.Fin, JP



Nicolle Rantanen Reynolds

Commenced on the LLL Board in October 2023

Nicolle is an experienced Board Chair, Director and Senior Executive who brings a unique value proposition. With exemplary legal and finance skills, Nicolle can look through financials, assess business drivers, optimise resources and provide insight into opportunities to maximise returns, transform and deliver substantial benefits to business.

Her passion for people sets her apart.

Nicolle brings her holistic approach to business and thrives on engaging with members, industry bodies and associations to consider all facets, find opportunities, drive culture and negotiate outcomes to deliver growth. Nicolle contributes at Board level on every aspect of the business lifecycle.

With deep governance skills, Nicolle makes a significant contribution to the AICD State Board and National committees bringing insight into emerging trends and reforms. Nicolle thrives on problem solving and setting strategic direction for organisations to help them make a difference.

Nicolle’s extensive experience and dedication to excellence make her a valuable addition to the LLL Board of Directors, where she is committed to supporting the organisation’s mission and values. Nicolle is passionate about connecting with people and engaging with community to help those in need.

Appointment: Board Risk Committee, Board Audit Committee

Employment: The Public Trustee (Government Business Enterprise) – Attorney-General’s Department

Current Board and Committees:

Clayton Church Homes Board member, SA/NT Australian Institute of Company Directors Divisional Council, University of South Australia Governing Council, The Grange Golf Club – President, Thoroughbred Racing Australia Board member, Thoroughbred Racing NT Vice Chair, SAHMRI – Audit & Finance Committee, Local Government Financing Authority (LGFA) – Audit & Finance Committee, Central Adelaide Waste & Recycling Authority – Chair, Audit & Finance Committee

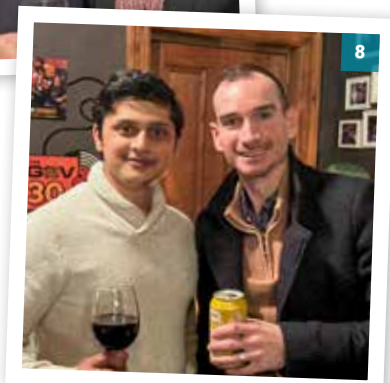
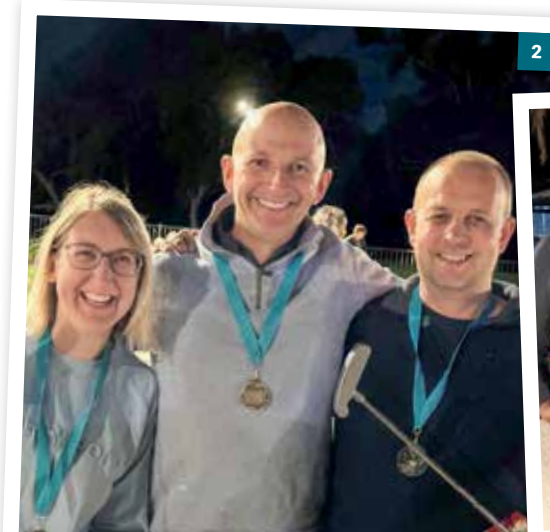
Former Board and Committees:

Cancer Council SA Board member, Credit Union SA Board member, CPA Australia SA/NT Divisional Councillor, South Australian Financing Authority – Chair Audit, Risk and Performance Committee

Former Employment: Department of Treasury & Finance – Chief Operating Officer (SA Government), Statewide Super – Chief Operating Officer

Qualifications: Australian Institute of Company Directors, Fellow Awarded 2015 (FAICD), Master of Commercial Law, Master of Business Administration, Certified Practising Accountant, CPA Australia, Fellow Awarded 2004 (FCPA), Bachelor of Commerce (Accounting)

The people behind the mission



1. Our friendly staff are on hand to assist our supporters. 2-3. Winners are gridders at the Social Club mini-golf evening - Andrew, Kerrie, Joe, Shari, Scott and Michael. 4. LLL isn't known for providing small morning teas, but this one was the biggest for the Biggest Morning Tea fundraiser. 5. (R to L) Edwin Shoesmith, Jeremy Smith and Joel Grieger receive their graduate communion sets from Ross Smith, CEO. 6. Christmas cheer at the staff and partners Christmas dinner late in 2022. 7-8. End of Financial Year is a big deal in our world! Staff gathered for a social dinner to see in the new financial year.

Depositor security – first and foremost



The security of depositor funds is at the forefront of LLL’s protection priorities.

In an ever-changing landscape where fraudulent activities are becoming increasingly sophisticated, LLL acknowledges these threats and has made concentrated efforts to protect and enhance our depositors’ LLL Internet Banking security and functionality experiences.

In February, the new-look platform became available to all Internet Banking users, offering a consistent user experience across mobile, tablet or desktop computers and improved navigation for transactions and account management.

LLL’s new-look Internet Banking platform, launched in February this year.

As part of the Internet Banking uplift, LLL adopted the best industry tools for increased security measures, including the One Time Password (OTP) capability.

The requirement for all users to use OTP when undertaking certain transactions and activities followed soon after.

And finally, in October LLL required all Internet Banking users to increase the complexity of their login password to a minimum of 12 characters, with letters (both uppercase and lowercase), numbers and special characters.

A password of 12 characters is estimated to be 13 million times stronger than an eight-character password, making it even more difficult for hackers to crack.

These enhancements provide our depositors an additional layer of security when accessing their accounts through LLL’s Internet Banking platform.



Partner in Faith

We work together in partnership to achieve our missional purpose and further the spread of the Gospel.



Respect

We value and respect all people, ensuring everyone is treated equally and their voices are heard.



Strive for Excellence

To deliver on our purpose, we are always seeking new and better ways to do things.



Care

We are an inclusive community who look out for each other and act in love through Christ's example.



Relationship Centric

We seek to build strong, meaningful and trusted relationships with each other, our clients and stakeholders.

“I thank my God every time I remember you. In all my prayers for all of you, I always pray with joy because of your partnership in the gospel from the first day until now.” – Philippians 1: 3-5

Back cover: David Kalisch, LLL Board Vice Chair, Karen McKendrick, Business Transformation Lead, and Gianfranco Malvaso, Treasury Manager, during the launch and recognition of LLL's newly developed Core Values.

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Finance with a mission