

Together in Mission

Supporting the Lutheran Church

2024



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for video!*



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Message from the CEO

As we reflect on 2024, I am so deeply grateful for your unwavering support of our LLL mission to support the Lutheran Church community during a time of significant transition.

As I am sure you know, this year we embarked on the journey to become a Religious Charitable Development Fund (RCDF). I know that this has meant significant change for many of our supporters, but it was necessary to ensure our mission to serve the Lutheran Church of Australia and New Zealand remains at the heart of everything we do. Your continued confidence and partnership have enabled us to provide over \$38.8 million in new lending and committed facilities, amounting to \$358.4 million, grow our investments, and support vital missional projects. Please enjoy this reflection on the inspiring missional stories from 2024, which are the fruit of our partnership with you.

I look forward to building on this strong foundation and advancing our shared vision for the sake of our Lord Jesus Christ.

Ross Smith
 CEO, LLL Australia

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A journey of purpose

For much of 2024, LLL has been on a journey with you, our supporters. A journey of change, commitment, and connection.

It all started back in November 2023, when we announced LLL's decision to transition from an Authorised Deposit-taking Institution (ADI) to a Religious Charitable Development Fund (RCDF). While the shift marked the beginning of a new chapter, it has required thoughtful action from each and every one of our customers – individuals, families, and organisations alike.

This change, though significant, is rooted in our mission to support the Lutheran Church. Remaining an ADI would have meant abandoning our core purpose - by becoming an RCDF, we are able to expand our support for the Church's mission and continue serving in a way that honours LLL's legacy and the missional hearts of our supporters.

We understand that this transition hasn't been easy. Some of our long-time supporters have had to adjust and, in some cases, withdraw a portion of their deposits due to this regulatory shift. We respect those decisions and are deeply grateful for their continued trust and support throughout this process.

At the same time, we've been overwhelmed by the outpouring of mission-hearted loyalty from so many of you. Your decision to retain your deposits, in the spirit of supporting the Lutheran Church of Australia and New Zealand (LCANZ), fuels our ongoing purpose. Quite literally, LLL would not exist without your support. As we finalise this transition in early 2025, we extend our heartfelt thanks for your patience, understanding, and unwavering commitment to this cause we all believe in.

Meeting you where you are

When we announced the RCDF change, we knew it would raise questions from depositors, and we wanted to be there for our supporters in the most personal way possible. So, we packed our bags and hit the road! From Perth, Western Australia, to Ipswich, Queensland, LLL's leadership team and Board members embarked on a national roadshow to connect with our supporters face-to-face.

Your decision to retain your deposits fuels our purpose.

We visited congregations, parishes, and local communities, answering questions, sharing stories, and listening to you. It wasn't just about explaining the change - it was about celebrating the people who make LLL what it is; a community bound by faith and a shared mission. Each stop brought us closer to the heart of our mission and reminded us of the trust and support we share with our customers from coast to coast.

We are grateful for the many relationships we formed and strengthened throughout this year.



Chief Executive Officer Ross presenting to customers in Canberra and later in East Melbourne.



One of the congregational meetings held close to home; LLL hosted gatherings on our premises in North Adelaide.



Operations Officer Terri engaging with attendees during the congregational meeting.



Mission Matters – LLL's new website information hub



Stay up to date with LLL news, pick up helpful financial tips, and be inspired by uplifting stories with LLL's new website information hub - *Mission Matters*.

LLL's shared missional purpose with our valued investors allows us to make a real difference in Lutheran communities across Australia through Loans, Sponsorships, School Bursaries, and Mission Outreach Grants.

Mission Matters will be regularly updated with examples of the powerful positive impact your money has through our partnership, from supporting innovative school and retirement living construction projects to sponsoring fun-filled youth camps to Grants that help congregations undertake inspiring community-based initiatives.

Because our **Mission Matters!**

Visit www.lll.org.au/mm

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- www.linkedin.com/company/lllaustralia

Twin transformations for innovative Encounter

Innovative Encounter Lutheran College, Victor Harbor South Australia, completed two transformative construction projects in 2024 with the opening of the Wilderness Centre and Lighthouse Early Learning.

The visually stunning buildings, built with the aid of LLL Loans, were officially unveiled and blessed at a ceremony in September, with LLL Chief Relationship Officer Scott and Communications Officer Jason honoured to attend.

Wonderful Wilderness

The Wilderness Centre's four main learning areas are a kitchen, a science lab, an art studio and a digital technology studio, with the design of the cutting-edge building allowing seamless movement between indoor learning spaces and the sprawling fields just outside.

Situated on a beautiful 69-acre block known as Wurur Ruwi, an Indigenous term meaning Land of the Red Gum, the versatile Wilderness Centre has been a game-changer.

"The Wilderness Centre, in and of itself, is wonderful but also because of what it has enabled us to do with that whole block of land," Principal Kelvin Grivell said.

"It has given us access to that land in ways that we didn't have before.

"The value of both new spaces has far exceeded what we envisaged."

"It's a home base, it's shelter, it's the amenities ... it's the nucleus of what's possible in the future.

"Our staff are finding something new almost every week in terms of engaging with the learning spaces, or a new event or activity that they explore and realise with a new group of students.

"As well as being 'plug-and-play' where we can use it for right now, what it's also doing is creating conversations and opportunities for what might be next.

"That's the really wonderful thing ... we don't even know what we might be doing in these spaces in three-to-five years' time.

"We get to discover that together."



Lighthouse Early Learning is a wonderful asset for Encounter and the local community.



Landmark Lighthouse

The new Lighthouse Early Learning centre features a bespoke nature playground, along with modern and secure facilities, catering for 55 youngsters between three and four-years-old.

The building's clever design has turned a small wedge of land into a wonderful asset for the school and community.

"We're still pinching ourselves whenever we walk in," Kelvin said two months after the opening.

"Just with how big, contemporary, and functional it is for our staff and our young learners.

"From an early learning perspective, it was transformative overnight.

"It has been a wonderful outcome for us.

"And the façade facing Adelaide Road has meant that awareness and interest in our college has risen, so that has been an added bonus."

One of the most striking features of the state-of-the-art building is the colourful beach huts on the exterior, that are also functional spaces for the children to use on the interior.

Each box has its own colour scheme and number, which hold particular significance:

- **78** - the number of students on the very first day Encounter commenced
- **2001** – Encounter's first year as a school
- **1517** - the year of the Reformation, a year marking the beginning of the Lutheran Church
- **8:12** - a reference to John 8:12, a verse in the Bible declaring 'I am the light of the world'. This is a reminder that we can look to God for light, love and hope throughout our lives.

Visit: www.encounter.sa.edu.au



The cutting-edge Wilderness Centre has unlocked exciting scenarios for Encounter.



St John's opens homes with missional heart

A dream 10 years in the making came true for the congregation of St John's, Tea Tree Gully SA, with the official opening dedication and blessing of a visionary disability housing project.

In an inspiring example of cooperation between the congregation, Lutheran Disability Services (LDS) and LLL, an unused piece of church land was transformed, with three houses built to the exacting specifications of the National Disability Insurance Scheme (NDIS) that six LDS clients will call home.

LLL Chief Relationship Officer Scott and Communications Officer Jason were honoured to be invited to enjoy an uplifting morning of fellowship to celebrate the culmination of a lot of hard work and dedication by the congregation.

"There were a few challenges that popped up from time to time, especially early on," congregation project co-leader Stephen Pfeiffer said of the initiative that was first considered in 2014.

"But it didn't matter what happened, someone seemed to be led to us, to help and guide us, and that happened far too often to be a coincidence.

"We feel like we were led along the way by God and to finally get here is great."

The wonderful church service, conducted by Pastor Rolly Stahl, was attended by approximately 125 people, including state and federal members of parliament, the Tea Tree Gully Mayor and leadership representatives from the LCA SA-NT District and LDS.

"There are two things that spring to mind when I think about this fantastic project," Scott said.



Special guests gather for a group picture at the project's opening dedication and blessing in September 2024.

"One is 'determination'. There are a lot of reasons why a project like this may never have eventuated, but there is one thing that ensures that it will and that is determination and I've seen a lot of that here.

"The second is 'partnership'. The partnership between St John's and LDS is at the heart of this project, and I see it as being a blueprint for strengthening congregations and communities across the broader Lutheran Church into the future."

LDS Chief Executive Michael Kromwyk echoed those sentiments.

"We feel blessed to be able to work with a congregation that has the same heart and philosophy as we do," Michael said.

"And it's really good that we've been able to work with a financier such as LLL, who actually 'gets' the sector and gets the missional part of it.

"There's not a lot of lenders in Australia that will actually do this work.

"It's really good to work with a financier, such as LLL, who actually 'gets' the (disability) sector and gets the missional part of it."

"You've got the Church with a mission, you've got an organisation like LDS that can fulfil that mission, and then you've got LLL who gets all of that and can provide the financing.

"When you work together like that, you're actually helping develop God's kingdom on earth."

Project co-leader Carey Noack officially declared the project complete in front of the three beautifully crafted houses, then Pastor Rolly blessed them, with the event concluding with an LLL-sponsored lunch in the church hall.

Nathan, the son of Janet and Royce, had moved into his new house just days before the opening dedication, with the move continuing a longstanding connection to the church for his family, with Janet and Royce married at St John's and Nathan baptised at the church.

"To get any support housing close to us has been very difficult, so it's very nice to have Nathan so close," Janet said.

"We've been popping in just about every day.

"Hopefully, he's set up for the rest of his life, which would be wonderful.

"The facilities are just fantastic."

Visit: www.ldssa.org.au



The unused piece of church land (above) before it was transformed into purpose-built homes for LDS clients (right).



Pastor Rolly, Stephen, Carey, and Scott (L to R) at a site visit in September 2023 and at the official opening almost 12 months later.



The inspiring project featured in the media.



LDS client Nathan, and parents Janet and Royce, are thrilled with his new home.

Redeemer's stunning Innovation Hub weathers the storm



Redeemer's stunning Innovation Hub suffered storm damage soon after completion but was officially opened in September 2024. Photo credit: Murray Rix - Rix Ryan Photography



From stormy beginnings, Redeemer Lutheran College's state-of-the-art Innovation Hub emerged to become a thriving centre of modern learning.

Redeemer, situated on sprawling 37-acre grounds in Rochedale Queensland, did not escape the damage caused by the wild weather that lashed the state in December 2023, with the Innovation Hub's official opening delayed to September 2024 as a result.

After a lot of hard work and dedication from the Redeemer team and its builders, the stunning \$13.2 million facility, that was built with the aid of an LLL Loan, was blessed by Queensland District Bishop Mark Vainikka at a wonderful ceremony

attended by LLL team members Head of Client Relationships Samantha and Client Relationship Compliance Officer Andrew.

"The facility provides a centre for student community collaboration; that fosters a sense of curiosity, creativity and authentic investigation, innovation, enterprise and problem-solving across the STEAM learning areas," Principal Janelle Anderson said.

"We have enjoyed the opportunities to showcase many of our students' completed works, reflecting their high level of skill and talent.

"This facility is important in the Redeemer story as it marks a key construction that has drawn our teaching and learning into new

and creative spaces, allowing us to challenge and expect innovative and critical thinking from our students as well as staff.

"We were grateful that Samantha and Andrew were able to be an important part of our special day, with the financial support of LLL ... making this vision a reality."

Innovative versatility

The cutting-edge facility incorporates a range of spaces designed to put the focus on student-centred learning with open-planned spaces for a range of uses.

These include a Film and TV studio with green screen and editing suite, a Digital Technologies laboratory (also used for eSports), Science laboratories for physics, chemistry and biology, Business Studies with meeting and board rooms for real world experience, a Visual Arts studio with kiln, a Student Café, and an imposing 4-metre LED display screen.

Visit: www.redeemer.com.au

Secondary Precinct opens new era for St John's Kingaroy

A historic year for St John's Lutheran School Kingaroy, Queensland, has been capped with the official unveiling of the school's brand-new Secondary Precinct.

St John's was able to offer a Prep to Year 12 education for the first time in 2024, with the state-of-the-art Precinct, built with the aid of an LLL Loan, helping to accommodate the school's inaugural Year 12 class.

Recognising a new era

LLL Chief Relationship Officer Scott and Senior Operations Officer Olivia were delighted to attend the Recognition Ceremony and Blessing for the imposing two-level building.

"As we have now completed the additional year levels and expanded to become a full Prep to Year 12 school, LLL's support must be acknowledged," Principal Karyn Bjelke-Petersen said.

"LLL has assisted us by providing the funds to provide an outstanding educational facility for the South Burnett region.

"LLL supports the mission of the Church, in particular Lutheran Schools, and their provisions have enabled us to build this facility that will take us into the future."

A proud history at St John's

St John's has been providing a Christian education in the South Burnett, a region about a two-and-a-half-hour drive inland from the Sunshine Coast, since it opened as a Primary School, with 26 students and two teachers, in 1989.

Responding to demand in the region, St John's began expanding into Senior Secondary education in 2022, culminating in this year's proud milestone, with two well-worn multi-sport courts transformed by the construction project that began in June, 2023.

"The new Senior Secondary building, 'S Block', now provides us with two designated state-of-the-art Science labs suitable to deliver all strands of Sciences, including Biology, Physics and Chemistry," Principal Karyn said.

"As we have now completed the additional year levels and expanded to become a full Prep to Year 12 school, LLL's support must be acknowledged."

"There are five GLAs (General Learning Areas) and multiple breakout, flexible rooms which can be used for small groups or individual students who are studying via various external providers or pathway subjects.

"Our secondary staff, primarily Humanities, English, Science and Maths, are enjoying their new space with the modern facilities it is providing."

Visit: www.sjls.qld.edu.au



The impressive new Secondary Precinct ushered in a new era for St John's.



LLL Chief Relationship Officer Scott Ross received a warm welcome at the Recognition Ceremony and Blessing of the Secondary Precinct.

Key milestones are Good News for Melbourne's west

It's been a big year for Good News Lutheran College, Tarneit Victoria, with the school opening its new Early Learning Centre, Farmhouse Kinder, and breaking ground at the site of the new Mambourin campus.

A flurry of construction activity since Principal Fiona McAuliffe turned soil at a ceremony in May 2024, has seen the Mambourin campus start to take shape.

Future Mambourin students, who have already begun their Good News journey at Tarneit, attended the ceremony to plant trees that will grow with them and the new campus.

GNLC has offered a Christ-centred holistic education at Tarneit since 1997 and, with LLL's support, is undertaking a visionary project to build a brand-new campus to help meet demand for quality education in Melbourne's booming west.

The Mambourin campus will welcome students from Term 1, 2025, with the staged build to reach another milestone in time for Term 3.

"The concept of the original design has not changed, but we continue to get more detail from staff and students ... our Mambourin Year 2s have been particularly helpful!" Principal Fiona said.

"The current Mambourin students at Tarneit are doing very well, they show all of the strengths of a student in the Good News family but with their own personality."



There has been a flurry of construction activity at GNLC's new Mambourin campus since the official groundbreaking ceremony.



Sam and Joe visited Mambourin in November.



"LLL have always been supportive and easy to work with."

Little learners welcomed

The official opening of Farmhouse Kinder, also built with the aid of an LLL Loan, at a ceremony at the school's Tarneit campus in March 2024, was the culmination of years of hard work and dedication.

"LLL have always been supportive and easy to work with ... they encourage us to dream, then plan, then dream again!" Fiona said.

"We started thinking about (an Early Learning Centre) in late 2021, which is when we arranged for removal of the original farmhouse that existed on the land well before it became a school site.

"The demand in the area and the opportunity to provide much-needed services to the community was what prompted us to make plans for a kindergarten and allied health facilities."

Visit: www.goodnews.vic.edu.au



Farmhouse Kinder was officially opened at a ceremony in March.



Together in mission in thriving Victor Harbor community

From larger loans for transformative school buildings, to smaller finance needed for new church carpet, to a grant enabling an inspiring intergenerational program; LLL is proud to support the thriving Lutheran community in Victor Harbor, South Australia.

As part of LLL’s missional partnership with our customers, we have been able to assist Encounter Lutheran College, Victor Harbor Lutheran Church and Victor Harbor Lutheran Homes work together in mission to make a real difference in the local community.

Encounter, a beacon of educational excellence in the region, opened two new buildings in 2024 – the Wilderness Centre and Lighthouse Early Learning – with the aid of LLL Loans, while the church was able to complete a much-needed carpet replacement project.



The congregation's carpet renewal project has made a big difference to the church.



Buddies and village friends

The residents at Lutheran Homes’ Harbor Village, situated on land shared with the church, have enjoyed taking part in an intergenerational program, supported with an LLL Mission Outreach Grant, that sees Encounter Year 4 students, and their Year 1 ‘buddies’, regularly visit their ‘village friends’ at Harbor Village retirement living community.

“Our intention was to help residents increase their joy in living through their interactions across the generations,” Pastor Nigel Rosenzweig said in explaining the background of his grant application.

“To find ways of bringing the residents together with the students was at the heart of what we wanted to do.”

Pastor Nigel and Harbor Village’s Hilary Armstrong hired Tamara McPherson to drive the program that engages students and their village friends in a range of fun-filled activities.

“There’s been such an uptake from the residents and the conversations they’re having with the kids are getting stronger and stronger each time we come together,” Tamara said.



Tamara and Hilary are thrilled at how the intergenerational program has benefited their community.

Much-needed makeover

A short walk from the Harbor Village dining room, filled with excited chatter during intergenerational visits, the church has undergone a striking makeover with its worn red carpet replaced with modern flooring.

“We really like to support LLL and they’ve supported us over the years.”

“The old carpet was 40 years old; it had been maintained the best that it could’ve been, but it was getting a bit threadbare in places and becoming a safety problem,” Congregation Chairperson Mark Henderson explained.

“It’s been really nice having a repairable floor, they’re tiles so they can come up if they get damaged.”

The congregation’s Finance Team Representative John Schultz, who has worshipped at the church for over 27 years, felt the congregation had a clear choice when looking to fund the project.

“We’ve always gone through LLL; we believe that’s the best way to go,” John said.

“We’ve got a number of accounts with LLL; we really like to support LLL and they’ve supported us over the years with different things.”

Strong relationships in focus in Murray Bridge

Building and maintaining strong relationships is at the heart of what we do at LLL, so members of our team were delighted to visit with our partners Unity College and Murray Bridge Lutheran Villages (MBLV).

Unity and MBLV are key pillars of the Murraylands town in South Australia who, with the support of tailored LLL Loans, have undertaken significant building projects that benefit the Murray Bridge community.

Unity unveils Early Learning Centre

In response to strong demand for high quality pre-school education in the region, Unity proudly opened the College’s new Early Learning Centre in June at a ceremony attended by LLL Client Relationship Compliance Officer Andrew and Communications Officer Jason.

“Our mission is to empower our children, nurture them in a safe and caring environment, and actively engage with them in their educational journey with us,” Unity Principal Francois Pienaar said.

“Our Early Learning Centre is much more than just the walls and the furniture – it acts as a dynamic third teacher, shaped by the enquiries and curiosity of our young students, and the meticulously-crafted programs of our educators.”

Unity’s ELC opened with a daily capacity of 38 children, with Principal Pienaar thankful for LLL’s support as the school plans to grow the wonderful facility with a further two construction phases.



Unity College’s new Early Learning Centre and housing at Murray Bridge Lutheran Villages – Murray Heights were built with the aid of LLL Loans.



Building and maintaining strong relationships is at the heart of what we do at LLL.

Outstanding retirement living at MBLV

While Unity is nurturing the community’s younger minds, MBLV and CEO Delton Schiller are dedicated to providing outstanding retirement living choices at their Murray Heights and Swanport villages.

MBLV provide housing options in an attractive, well-maintained, caring, and safe environment, with a focus on wellbeing, people and embracing Christian and community values.

LLL Head of Client Relationships Samantha and Communications Officer Jason were delighted to take up Delton’s offer of a tour.

“We’ve got a wonderful community here where people look after each other,” Delton said.

“We have a moral, and Christian, aspect that we’re here for, and we have a wonderful staff that carries out that ethos.”

“And we wouldn’t be where we are now without LLL ... our relationship has made this (growth) process really easy for me on the financial side of things.”

Visit: www.unitycollege.sa.edu.au & mblvillages.com.au

Building inspiration and creativity at Good Shepherd

Flexibility and collaboration are the focus inside Good Shepherd Lutheran Primary School's impressive new Middle Primary Building, with students and educators able to transform their dynamic learning spaces to suit their needs.

Good Shepherd, situated in Melbourne's eastern suburbs, adjacent to Luther College, opened its inspiring new home for Year 2, 3 and 4 students for the start of the 2024 school year after a 12-month build.

The milestone was not just about a new building, but also moving forward as a community, embracing new opportunities for growth and learning.

Crafted to inspire

"Every aspect of the design was carefully crafted to inspire creativity, exploration, and a passion for learning," Good Shepherd Principal, and Lutheran Principals Australia Board Chair, Daniel Weller said.

"At the heart of the design are collaborative classrooms and spaces that encourage group work, discussion, and peer-to-peer learning.

"Flexible furniture arrangements allow for dynamic environments, empowering teachers and students to transform spaces to suit the needs of each lesson.

"Our dedicated innovation hubs provide students with an environment to experiment, create, and apply their knowledge to real-world challenges. Here, they can turn ideas into reality, developing problem-solving skills and a growth mindset."

Collaborative spaces

Each floor of the state-of-the-art, three-storey building accommodates one year level, consisting of four classrooms, collaborative spaces, a support space, and an innovation zone, along with separate workspaces for teachers to utilise when not in the classroom.

"LLL has been a wonderful support; easy to work with and very supportive of our school and its development."

The major construction project, supported by an LLL Loan, included an expansion of the school's senior years area that further enhanced the school's excellent reputation in the area.

"Our new school building is a testament to our dedication to equipping students with the skills to thrive in the 21st century," Principal Weller said.

"It's a space designed to ignite curiosity, foster creativity, and empower every student to reach their full potential to cultivate a new generation of innovative, critical thinkers and leaders."

Visit: www.gslps.vic.edu.au



Good Shepherd's new Middle Primary Building was designed to inspire creativity, exploration, and a passion for learning.

A new community cornerstone for St James



The impressive St James Centre is set to become the cornerstone of the Christian community.



St James Lutheran College, Hervey Bay Queensland, reached a significant milestone in the school's history with the completion of the versatile St James Centre.

St James opened as a primary school in 2003, with around 60 students enrolled, and has flourished to become a thriving Prep to Year 12 college.

Numerous facility developments have been undertaken over the course of its history to accommodate this growth, but one need remained.

Outdoor learning areas were frequently used for gatherings, leaving participants in chapel services, performances, and celebrations exposed to the changeable weather conditions of the picturesque Fraser Coast Region.

But all that has changed with the realisation of the St James Centre vision that came about with a lot of hard work and dedication, in partnership with LLL.

"The St James Centre stands as a testament to collaboration and perseverance," St James Business Manager Melanie Zipf said.

"Designed to be warm and inviting, this Community Centre is equipped with state-of-the-art audio-visual capabilities and outstanding acoustics.

"Their commitment was instrumental in bringing this vision to life."

"The Centre will serve as an all-weather venue for a myriad of activities—from chapel services and assemblies to musical performances and staff development sessions. It promises to host countless celebrations, enriching the lives of students, staff, families and visitors.

"It's more than just a building; it's a cornerstone for the Christian community at St James, a place where faith and education intertwine.

"It's a promise of unity, a nurturing environment for faith and learning, and a home for the community to gather and grow."

The Centre was officially opened, and blessed by Queensland District Bishop Mark Vainikka, at a ceremony in August 2024.

A grateful acknowledgment

"This remarkable achievement could not have been realised without the generous support of the Lutheran Church, particularly Lutheran Education Queensland, and LLL," Melanie said.

"Their commitment was instrumental in bringing this vision to life."

Visit: www.stjameslc.qld.edu.au

Foundations for growth laid at Golden Grove



Joe, Principal Wallace, Sam, and Tanya (L to R) outside the new Foundation Centre.



Solid foundations for growth have been laid at Golden Grove Lutheran Primary School, South Australia, with the completion of the school's wonderful Foundation Centre.

The beautiful, open-plan learning space, built with the aid of an LLL Loan, welcomed excited Reception students at the start of Term 3, 2024.

The versatile, two-level building makes excellent use of its proximity to the tree-lined sports oval, with floor-to-ceiling windows allowing children to learn, explore and play in a user-friendly, natural light-filled environment.

LLL team members Head of Client Relationships Samantha, Client Relationship Analyst Joe, and Communications Officer Jason were delighted to be shown around the stunning new facility by Principal Will Wallace and Business Manager Tanya Rowland.

"We were incredibly passionate about having a contemporary learning space that reflected modern pedagogy," Principal Wallace said.

"We appreciate the broader mission and vision that LLL has in supporting the ministries of the Church and Lutheran schools across Australia."

"We did a lot of work researching a range of architecturally award-winning environments to come up with a design that reflected our need for flexible group work, connection between indoors and outdoors, and a learning space that would enable us to support a range of functions and pedagogies for the students inside it.

"We've found it to be a very functional and useable space."

Growth mindset

The Foundation Centre is a big step forward in realising the school board's vision of becoming a double-stream school, with a planned Early Learning Centre making Golden Grove an even more attractive choice for local families.

"We've certainly seen a strong increase in enrolments and interest in the school since the Foundation Centre was announced and with construction now complete," Will continued.

"It's been a huge momentum booster for our school in terms of showcasing the innovative style of learning that we offer, the broad focus on academics, wellbeing, co-curricular, and spiritual growth.

"It has generated immense interest from prospective families, which we've seen in enhanced enrolment levels."

Broader mission

LLL's strong partnership with Golden Grove extends to the school's immensely popular annual fundraising fete, which LLL has sponsored for the past two years.

"We've absolutely loved working with LLL," Will said.

"We appreciate the broader mission and vision that LLL has in supporting the ministries of the Church and Lutheran schools across Australia.

"We've found the customer service and communication second to none."

Visit: www.goldengrove.sa.edu.au

Flourishing LORDS continues journey of growth



An artist's rendering of the planned Multipurpose Centre.

Lutheran Ormeau Rivers District School, known as LORDS, has grown significantly since it was founded in 2012 at Pimpama in Queensland, and it continues to flourish, with one construction project ready for the 2025 school year and another on the drawing board.

A versatile new Junior School building, funded with an LLL Loan, including three GLAs (General Learning Areas), a large staff area and kitchen, offices for the Junior School leadership team, a large undercroft area for active play, will welcome students and teachers in Term 1 2025.

"Our three Year 6 classes will move into the new building, which will provide the environment for a great finish to their Junior School experience at LORDS," Business Manager Stuart Halsall said.

"The three classrooms have been designed to enable connection with the outdoor environment, both in terms of opening up to outdoor learning spaces but also a connection with nature that go along with the views out to the surrounding bushland.

The new Junior School building will welcome students in Term 1, 2025.



"The ground level of the building will provide brand new amenities which are always in demand in a growing school."

The Prep to Year 12 school, and kindergarten, is situated on a single, nearly 20-hectare site, about halfway between Brisbane and the Gold Coast, that includes eight hectares of natural bushland that the school's more than 750 students enjoy.

Watch this space

The school has plans to further enhance its outstanding educational offering with an existing open-sided structure to be extensively transformed into a multipurpose building - featuring retractable seating for 500 people and an AV control room - where assemblies, chapel services, events and sports can be held.

"It's very apparent that LLL are together in mission with the school in their support of our projects."

"The staff at LLL have been fantastic to work with through the process ... nothing has been too much trouble," Stuart added.

"It's very apparent that LLL are together in mission with the school in their support of our projects."

It is hoped work on the new building will start in mid-2025.

Visit: www.lords.qld.edu.au

Luther College commences groundbreaking construction project

Luther College, Croydon Hills Victoria, has continued its commitment to 21st-century contemporary learning with the commencement of a major construction project that will deliver a state-of-the-art multi-disciplinary facility ready for learning in 2026.

The impressive Centre for Creativity and Innovation (CCI) will be a home for collaboration and learning innovation across two levels of general and specialist learning areas.

Luther College's pioneering vision is supported by an LLL Loan, with the CCI to be the catalyst for creative exchange between its resident Learning Areas within The Arts and Technologies and with other Learning Areas throughout the college.

Creating connection

The building design promotes the health and wellbeing of students and staff by capitalising on natural light, good ventilation systems and creating connection and flow between spaces and environments.

It will also contribute to an immersive, visually connected environment where learning is on display, resident artists and guest presenters are welcome, and where students are surrounded by the potential and power of creative investigation.

Spaces are set to include food technology kitchens, 'make and build' spaces, a photography and media studio, specialist Arts workshops, a Fab Lab, Project Incubator and meeting rooms.

These spaces will enable students and staff to investigate diverse concepts, encourage broader thinking and put in action multi-disciplinary learning.

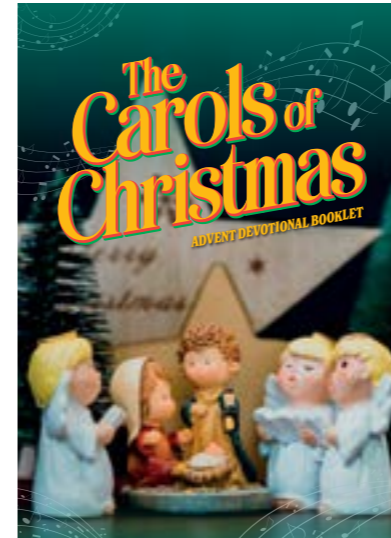
Visit: www.luther.vic.edu.au



Luther College's groundbreaking Centre for Creativity and Innovation will be ready for learning in 2026. Picture credit: Architectus



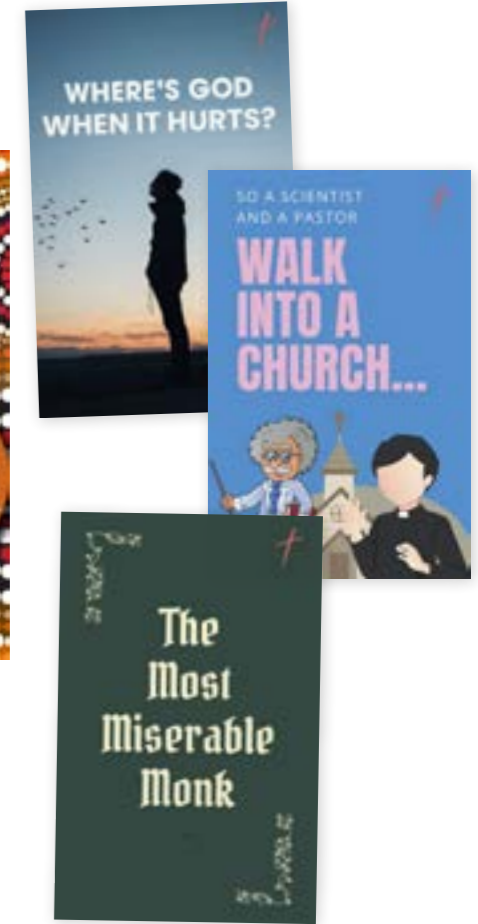
Lutheran Tract Mission



The LTM Advent Devotional was popular, as always!



Tracts featuring the work of Indigenous artist Brendan Darkan.



Lutheran Tract Mission (LTM), one of the largest distributors of tracts worldwide, enjoyed another wonderful year of outreach ministry, producing and distributing large numbers of inspiring tracts across Australia and overseas.

The release of more of the popular Mission-Edge tract series was a highlight.

Five new Mission-Edge tracts, produced with the support of an LLL Mission Outreach Grant, were released, bringing the total to 17. Designed to introduce the Word of God to curious minds, the series is resonating with audiences both young and old.

Another exciting development was the production of tracts featuring the work of Indigenous artist Brendan Darkan.

Brendan, an artist from Hope Vale in Far North Queensland, produced beautifully crafted drawings that made for some visually stunning tracts.

"Brendan has a unique style and gift for Aboriginal art," former Hope Vale Pastor David Spanagel said.

"I invited him to do a few drawings for me just as they came to him from his head and heart."

Lutheran Tract Mission is one of the largest distributors of tracts worldwide.

"When he presented them to me, my jaw dropped, I could barely hold back the tears, I was in awe of what was in front of me."

"God always has a plan and in His timing things come to fruition, like this artwork."

"They are a great achievement by Brendan, and I will always treasure them for as long as I live."

LTM by the numbers

These key figures help tell the LTM story:

- Over 950 different resource titles to choose from
- 47 different categories of tracts
- 79 new resources produced over a 12-month period
- 16 digital spinners on Lutheran websites, including LCA departments, schools and churches
- 6,000 tracts provided to Christian Outreach stand at the Royal Adelaide Show
- 21 boxes of tracts donated to Papua New Guinea
- 317,084 tracts distributed in 2023/24 financial year
- 2 Devotionals (84 individual devotions) written for LCA NZ (Lenten & Advent)

Visit: www.ltm.org.au

LLL supports significant events on Lutheran Church calendar



LLL was honoured to sponsor and attend three significant events on the Lutheran Church of Australia and New Zealand calendar in 2024, with the General Pastors' Conference, Lutheran Women of Australia (LWA) Convention and the 21st Convention of General Synod held in South Australia in late September and early October.

A big week for the Church got underway with the Pastors' Conference, held at Concordia College in Adelaide, followed by the LWA Convention, at Unity College in Murray Bridge, with the four-day Synod, back at Concordia, to finish the week.

LLL in attendance

LLL was delighted to sponsor and speak at all three major events, with Chief Executive Officer Ross Smith and Chief Relationship Officer Scott Ross invited to address pastors from across the country on the Monday.

Tract Development Officer Anne and Scott were thrilled to address the LWA Convention on Wednesday, with dozens of wonderful tracts available (not to mention some LLL-branded goodies!) at our combined display.

The LLL-sponsored coffee vans at Synod proved particularly popular with attendees.

LLL Board Chair Steven Podlich, Board member Karen Pienaar, Ross, and Scott were honoured to be invited to address Synod delegates on two occasions, with Board member Geoffrey Thiel also in attendance as a lay delegate.

LLL's support of the Lutheran Church and our missional purpose were a focus, with Scott also speaking with St John's Tea Tree Gully congregation member, Diane, to highlight the congregation's inspiring disability housing project, completed in partnership with Lutheran Disability Services and LLL.

LLL and Lutheran Tract Mission were delighted to be given the opportunity to set up displays at all three events, offering a range of newly developed tracts and LLL-branded gifts, with LLL and LTM represented by Marketing Manager Rhianan, Events Coordinator Shari, Senior Operations Officer Olivia, Communications Officer Jason and LTM Tract Distribution Officer Heidi across the three events.

Serving up a cuppa

The coffee vans at Synod, sponsored by LLL, proved particularly popular with attendees, with many conversations shared around complimentary cappuccinos, almond lattes, and hot chocolates.

LLL shared a special connection with both venues, with the amazing gymnasiums at Unity and Concordia that hosted the gatherings built with the assistance of LLL Loans.

It was wonderful to affirm our missional purpose with attendees from across the country at all three events.



LLL representatives were delighted to attend the three major events to reaffirm our shared missional purpose.



Sponsorships

LLL strengthens relationships with LYQ and ALWS

We were delighted to strengthen our long-standing relationships with Lutheran Youth of Queensland (LYQ) and the Australian Lutheran World Service (ALWS) with Platinum Partnership agreements in 2024.

These five-year partnerships will support LYQ and ALWS as they continue their vital work in pursuit of our shared missional goals.

Young people a focus

This strategic collaboration with LYQ aims to magnify our collective impact for the benefit of young people as they continue on their spiritual journeys.

Both LLL and LYQ hold a deep-seated belief in the inherent worth and unique potential of every individual. LYQ's mission centres on nurturing and guiding young lives towards their full potential through rich experiential learning, intentional support and engagement with the Christian faith.

"Our purpose is to sow seeds of hope into the lives of young people, adults, and their families," said Darren Pope, Director of LYQ.

"We are committed to sharing the Good News about Jesus with young people and supporting them and their families to develop their God-given potential."

"Our purpose is to sow seeds of hope into the lives of young people, adults, and their families."



Aid for communities in need

ALWS's humanitarian aid supports people facing urgent and critical emergencies caused by natural disasters or conflict, and operates alongside established programs offering longer-term support for communities dealing with more protracted crises caused by climate impacts and disease.

Our partnership with ALWS marks a significant milestone in our long collaborative history and is designed to ensure the sustainability and expansion of ALWS's vital humanitarian work in communities in desperate need in some of the world's poorest regions.

"ALWS is thankful for our ongoing platinum partnership with LLL," ALWS Community Engagement Manager Aaron Glover said.

"We are blessed to be able to partner with a Lutheran organisation that shares our faith and values."

ALWS also hosts Ambassador Bootcamps for Lutheran teachers around the country, giving them the tools to help connect the hearts of students with communities in need.

Reflecting our shared faith and heritage, and underscoring our mission focus, this collaboration aims to amplify both organisations' impact, ensuring a more robust and sustained influence for future generations.



Proudly supporting the performing arts

LLL is delighted to support the performing arts, sponsoring uplifting live stage performances, the Bethlehem Cantata Vespers Service and The John Drama.

“Those of us in the performance have all been touched by the Gospel message that is there for everyone.”

Adelaide Cantata Band during their performance at Bethlehem Lutheran Church.

Bethlehem Cantata

Over 250 people attended a wonderful Advent Sunday Vespers worship service at Bethlehem Lutheran Church, Flinders Street, Adelaide, in December 2023.

The service included musical works JS Bach’s cantata Meine Seel erhebt den Herren (My soul magnifies the Lord), BWV 10, sometimes called Bach’s German Magnificat, and a newly commissioned exuberant work by Anna Zweck, also based on the Magnificat.

This was a superb performance in worship by the Adelaide Cantata Band (ACB) – Kim Worley, Bethlehem’s own Choir Director is one of the principals of this group, along with Anna Webb and Andrew Georg.

The ACB was formed in 2017, and they present the dramatic and emotionally rich music of JS Bach’s cantatas in vibrant, authentic performances with Baroque period instruments and outstanding vocal soloists, in both concert and liturgy.

“This was an uplifting worship and music experience, and Bethlehem is most grateful to LLL for their support.”

The John Drama

In a wonderful display of community spirit and multi-denominational cooperation, St John’s Lutheran Church was one of eight congregations that came together in Naracoorte, South Australia, to present The John Drama.

This inspiring event was performed as a theatre in the round at the Naracoorte Town Hall over two nights on Palm Sunday weekend.

Preparations and rehearsals for the 90-minute performance brought members of the local congregations together in fellowship, with the aid of Wycliffe Bible Translators.

The John Drama, which asks the question ‘Who is Jesus? And why is he still one of the most controversial yet influential people in history?’ was well-received by the crowd of nearly 400 people across both nights.

LLL working in partnership with Lutheran schools



LLL CEO Ross Smith was on hand to hand out prizes to LCAQD Synod Art Competition winners.



Sponsorship support

Supporting schools is at the heart of LLL’s mission, and we are delighted to have maintained our strong partnerships in Lutheran education through our ongoing School Bursary Grant program and Sponsorships.

LLL has committed \$1m in Bursary Grants to schools over seven years, with the first grants awarded in 2021, and an additional \$150,000 to assist families impacted by COVID-19 financial hardship.

Our School Bursary Grants continue to assist students to gain a Lutheran education; students who otherwise would have been precluded due to financial hardship.

These bursaries allow Lutheran schools across Australia to financially assist students in gaining an education that brings the Word of God to life.

We were also pleased to support Lutheran schools through Sponsorship of a range of programs and entities, including School TV, Lutheran Principals Australia, teacher education, and fundraising fetes.

A group of Queensland teachers, sponsored by LLL, was able to undertake important training to support students who are living with the outcomes of complex developmental trauma via the Graduate Certificate in Trauma Awareness Education offered by Queensland University of Technology.

And a talented group of Queensland students was thrilled to receive cash prizes thanks to LLL’s sponsorship of the LCAQD Synod Art Competition.

LLL CEO Ross Smith was on hand at Synod to present the awards alongside Queensland First Assistant Bishop Ben Hentschke.

LLL has committed \$1m in Bursary Grants to schools over seven years.

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



The uplifting multi-denominational performance of the The John Drama in Naracoorte.

Sponsorships

Raising the bar – triple galas

Nothing pairs better with a ‘wall of wine’ than the anticipation of raffle tickets and the excitement of an auction hammer, especially when it’s all for a cause as meaningful as youth and camping ministries.

This year, LLL proudly sponsored not one but *three* gala dinners across Australia, each dedicated to raising vital funds for youth programs and ministries.

The season of galas began in Queensland with the Lutheran Youth of Queensland’s (LYQ) annual appeal dinner. Here, generous guests and supporters gathered to raise essential funds for LYQ’s mission, with the auction hammer falling on a range of sought-after prizes generously donated by local artists, businesses, and community members.

Meanwhile, in Mawson Lakes, Blueprint Ministries welcomed supporters to an evening dedicated to empowering youth and camping initiatives across South Australia and the Northern Territory. LLL team members Rhianan and Shari hosted tables of youth ministry leaders from congregations throughout the region, spanning from Aberfoyle Park to Port Lincoln. The evening was a celebration of community and a powerful reminder of the work that unites us all in serving the next generation, with a literal wall of donated wines enticing guests to contribute.

Thanks to the generosity and missional spirit of our guests, each of these events underscored a shared commitment to building a bright future for youth and camping ministries in Australia. Here’s to the support, fellowship, and inspiration that each gala brought to life!

“Three galas across Australia, raising the bar for youth ministry ... one raffle at a time.”

August brought a double-header of gala events. In South Australia, Blueprint Ministries hosted their annual fundraising dinner, while Lutheran Youth of Victoria (LYV) hosted their first-ever gala dinner in Melbourne. LYV’s event brought an evening of fellowship, laughter, and good food, all dedicated to supporting their growing camping and youth ministries across Victoria and Tasmania. LLL representatives, including CEO Ross Smith, were in attendance, showing support for the incredible impact LYV’s programs have on young lives across the region.



1-5. Lutheran Youth of Queensland.
6-8. Lutheran Youth of Victoria.
9-13. Blueprint Ministries.

Making a difference with LLL Mission Outreach Grants

The strong relationship between LLL and our customers continued to benefit communities around the country, with another round of Mission Outreach Grants awarded in support of local projects that make a real difference to congregations.

LLL Mission Outreach Grants (MOGs) have provided \$1 million in funding for over 60 projects since 2010.

Our MOGs, as well as Sponsorships, School Bursaries and support for Camping Ministries, are made possible by the missional purpose that we share with our investors.

LLL CEO Ross Smith attended the Synods of the South Australia-Northern Territory and Queensland Districts to award our grants for 2024, with Victoria-Tasmania and New South Wales-ACT District grants awarded earlier this year.

These grants are used to help fund a range of inspiring projects that LLL is proud to support.

Technology upgrades

St Michael's Lutheran Church in Hahndorf, SA, will use a \$20,000 grant to undertake a much-needed upgrade of its livestreaming capabilities with new cameras and other production equipment.

St Michael's has been broadcasting weekly services for over 10 years, with many people inspired by this vital outreach ministry.

Three congregations in Canberra were able to install brand-new digital signage after they shared a grant totalling \$25,000 that was awarded at the NSW-ACT Synod in March.

Holy Cross, Belconnen, Woden Valley's Immanuel, and Good Shepherd, Tuggeranong, used the grant to help fund the purchase and installation of modern LED signage that replaced tired, static signs.

These new signs enable these congregations to communicate far more effectively with their local communities.

Fostering connections

The remaining grants will help foster connection between congregations, their partner colleges and local communities.

Our Saviour Lutheran Church in Rochedale, Queensland, will hire a Community Connections Facilitator and Wodonga Lutheran Parish, Victoria, has installed a Ministry Coordinator with the support of LLL grants.

LLL's Mission Outreach Grants are made possible by the missional partnership we share with our customers.

Our Saviour, situated at Redeemer Lutheran College, and Wodonga Lutheran Parish, part of the Victory Lutheran College campus, are committed to strengthening ties with their respective communities.

LLL is delighted to be able to support these endeavours thanks to the missional hearts of our customers.

Congregations are encouraged to apply for future Mission Outreach Grants through District offices.

One of three new digital church signs in Canberra made possible with the aid of an LLL MOG.



Wodonga Lutheran Parish was able to hire a new Ministry Coordinator with the support of an LLL Mission Outreach Grant.



St Michael's congregation delegate Paul Hampel was on hand at the SA-NT District Synod at Lobethal Lutheran Church to accept the \$20,000 Grant from LLL CEO Ross Smith.



Representatives of Our Saviour Lutheran Church, Rochedale, receive a Mission Outreach Grant from LLL CEO Ross Smith (far right) at the Queensland Synod.

Growing St Peter's expands worship space

LLL was delighted to partner with St Peter's Lutheran Church, Port Macquarie New South Wales, on a renovation to help accommodate the congregation's growing number of worshippers.

With the support of a \$25,000 LLL Mission Outreach Grant, the congregation is extending a small, covered area to the rear of the Kemp Street church to give current worshippers more room, and to welcome new members.

"Over the last few years, we have seen an increase in regular attendance, commenced the mission partnership of Frontier School of Mission with the NSW-ACT District, and welcomed Pastor Dr Mark and Kathy Worthing," St Peter's Treasurer Garth Schultz said.

"All of God's blessings, however, bring the new challenge of space constraints ... the worship space accommodates, at a squeeze, the recent attendance numbers.

"The funding from LLL will allow the congregation to remove the existing covered area and concrete pad, to replace it with a larger, purpose-specific space with lighting."

Expanded offering

The new level concrete space will reduce the risk of trips, slips and falls, with audiovisual equipment installed in the new space allowing the area to be used as a worship overflow for larger gatherings, such as funerals, weddings and more.

"We are thankful to LLL, and the NSW-ACT District for partnering with us as we work together to inspire people to live a purposeful life and growing together in Jesus Christ," Garth added.



The church expansion project at St Peter's gets underway.



New roof for St Mark's



St Mark's Lutheran Church received a much-needed update with the aid of an LLL Special Ministry Grant.



Steve, Ross and Scott visited St Mark's in February 2024.

The congregation of picturesque St Mark's Lutheran Church, Caloundra Queensland, celebrated their 55th anniversary with a much-needed new roof.

Situated just a short walk from the beachfront, over five decades of exposure to the elements – not to mention the presence of asbestos – made the renovation a necessity.

"With this generous response from LLL and our members, we celebrated our 55th Anniversary with a new roof and new altar, and were debt free after six months," Pastor Ray Morris said.

"We are thankful for the generosity of so many, and the unexpected grant from LLL, to complete this project and to continue our mission and ministry at St Mark's Caloundra."

Missional partnership

We were pleased to be able to offer a Special Ministry Grant of \$5,000 toward the project thanks to our missional partnership with our customers.

LLL Board Chair Steve Podlich, CEO Ross Smith and Chief Relationship Officer Scott Ross were able to see the renovations for themselves not long after the project's completion.

The trio was warmly welcomed by the St Mark's congregation as part of LLL's effort to inform our supporters about our transition to a Religious Charitable Development Fund (RCDF).

LLL supports refreshed worship space in Gympie

A clever lectern and a beautiful cross handcrafted from local timbers will be installed in the refreshed chapel space at Lutheran Services' Cooina Aged Care facility in Gympie thanks to a \$5,000 Special Ministry Grant from LLL.

The lectern is crafted from silky oak, while the cross has been made from a weathered fence post sourced from the rural location.

Lutheran Services Director of Chaplaincy & Ministry Development Rev Dr Russell Briese said the chapel was a wonderful space, hosting multiple services each week.

It regularly welcomed more than half a dozen local church denominations and religious leaders, who provided worship to residents at the aged care site.

"We set a goal to create a refreshed worship space at Cooina based in the tradition of the Lutheran Church, but flexible to a range of Christian traditions," Dr Briese said.

Wheelchair-friendly

Dr Briese that it was important the space remained accessible, not only to all denominations, but to people in wheelchairs and those who needed assistance with mobility.

The lectern has a clever mechanism at the back, which allows the reading desk to be lowered and raised so it can be used by someone either seated or standing.

The lectern's timber was sourced from an old silky oak tree that used to be in front of the Gympie Central School until it grew too close to the buildings.

When the tree was cut down 20 years ago it was slabbed by Wayne Lisle, and remained with his widow Kathie, who donated the timber to fashion both the altar and the lectern.

The new cross is to be featured on the liturgical east wall and is crafted from a weathered fencepost, with barbed wire featured it suggests Christ with a crown of thorns.

"We set a goal to create a refreshed worship space at Cooina based in the tradition of the Lutheran Church."



Locally sourced timber has helped give Cooina Aged Care's chapel a makeover that is accessible to all.

Walk My Way – Stepping out with missional heart

Three hundred refugee children in East Africa will go to school for a year thanks to the wonderful support of the LLL-hosted Walk My Way event.

LLL CEO Ross Smith and Lutheran Church of Australia and New Zealand (LCANZ) Bishop Paul Smith led the charge as LLL staff and friends stepped out in support of our Platinum Partners Australian Lutheran World Service (ALWS) for our Friends of North Adelaide Walk My Way fundraising event in November.

Walk with a purpose

With temperatures hovering in the high 30s, the group set off from LLL's Archer Street, North Adelaide South Australia, offices for a 5-kilometre walk with a purpose that took in several landmarks including the Australian Lutheran College, Colonel Light's statue, iconic Adelaide Oval, and the River Torrens pedestrian bridge.

The picturesque stroll along the Torrens wound back through North Adelaide golf course and ended at the Wellington Hotel where walkers exchanged stories in a wonderful atmosphere of fellowship.

Thanks to the generous support and missional hearts of donors, \$7,800 was raised for ALWS, with LLL Board Director Geoff Thiel our leading fundraiser. It costs just \$26 to send a child to school for a year in East Africa, with education the key to escaping poverty.

"I'm walking because if you want to change the world ... educate a child," Ross said in his pre-walk address.

"If you want to help alleviate poverty ... educate a child.

"If you want to create a more equal world ... educate a child.

"I don't think there's a single problem in the world that can't be helped by educating children, especially in places where it's more difficult to do that."

Missional partnerships

We were honoured to be joined by representatives from a range of Lutheran organisations, including ALWS, Lutheran Education SA, NT & WA (LESNW), the LCA, and Pilgrim Lutheran Church, Magill.

"I thank God that LLL is doing this because it will end up with people in need around the world receiving support that they really need," Bishop Paul said.

"ALWS becomes the way by which LLL and the people on this walk can help.

"It's wonderful.

"I've walked numerous Walk My Ways so this was a good opportunity to join in because it's not just about raising money, it's also celebrating being together too.

"Every Walk My Way I've done it has just been a wonderful crowd and people have enjoyed it right across the board.

"It's just jolly good fun and I'd encourage anyone who gets a chance to do it."

ALWS makes a truly meaningful difference in the lives of so many people, with more than 62,500 refugee children supported to go to school since the first Walk My Way in 2019.

"When we step out, we help children step into education in refugee camps and all sorts of communities where ALWS works," ALWS representative Julie Krause said.

"Education is something that can't be taken away from a child; it's portable, it goes with them.

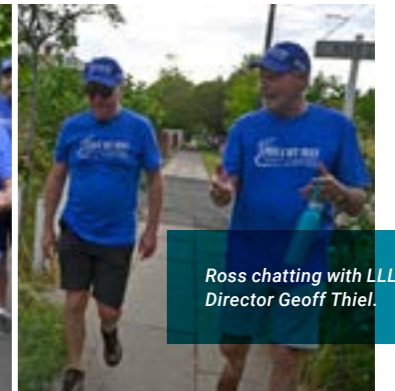
"It is a ticket out of poverty to have an education."



Walkers enjoyed a well-deserved cold beverage at the Wellington Hotel after braving the sweltering conditions.



Ross chatting with Bishop Paul.



Ross chatting with LLL Director Geoff Thiel.



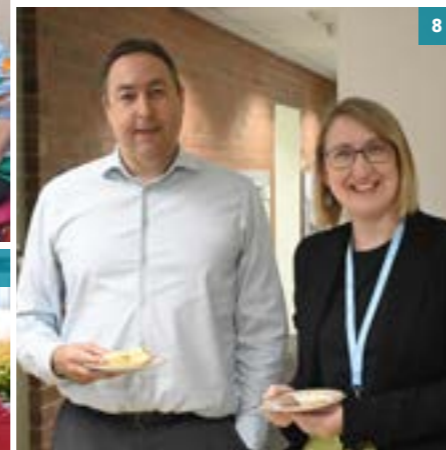
The crew was in high spirits before setting off from LLL's Archer Street offices.



The Walk My Way course took in several Adelaide landmarks, including the Australian Lutheran College.



Faces of LLL



1. Rhianan, Scott, Pastor Mark Hansen and Anne pounding the pavement for ALWS's Walk My Way event in Brisbane. 2-4. Retro fashions came to life at LLL's 1980s-themed staff quiz night. 5. Katherine and Terri. 6. Jason, Ethan, Andrew and Peta enjoying pancakes with all the trimmings on Shrove Tuesday. 7 & 8. Andrew and Shari supporting LLL's fundraising morning tea for the Biggest Morning Tea, in support of cancer research. 9 & 10. Lori, Katherine and Shari utilising their Charity Leave to volunteer at Lutheran Care's (Elcies) Op Shops. 11. Heidi, Kate, Heather, Marg and Maria enjoying an early morning coffee catch-up before the branch opens for the day. 12. Kerrie, Abby and Cathy. 13. Michael, Dorothy and Mark. 14. Rebecca, Abby, Karen and Sher Reen. 15. A mischievous duo, Michael and Olivia, spreading Christmas cheer. 16. There can only be one Footy Tipping competition winner, Andrew! But with a big smile, Terri doesn't seem disappointed about winning the wooden spoon.

Key Achievements

Your support of the Lutheran Church

Your investment in LLL is vital to the support of the Lutheran Church and its ministry.

LLL is committed to providing loans and financial support to the Lutheran Church of Australia and New Zealand (LCANZ), a mission we have faithfully upheld for over 100 years. We do that with your support along with more than 26,000 other mission-minded investors. With more than \$860 million invested with LLL, together, we support LCANZ's congregations, schools, youth camps, retirement living, and aged care facilities.

This journey is not about money; it's about faithfully serving our shared vision of supporting LCANZ's ministry. Your mission, your Church, your LLL.

These partnerships have enabled us to deliver lower loan rates that save the Church over \$5 million annually. With new RCDF-compliant products, a strengthened app, and ongoing improvements to cybersecurity, we are prepared to serve our community into 2025 and beyond.

Bequests and legacies play a crucial role in our efforts. This financial year, in addition to the money that supporters invest, we received over \$530,000 in legacies and donations. These are special as they add to our reserves - allowing us to continue supporting the LCA and its communities. We are deeply grateful for the vision and foresight of those who choose to give in this way.

During the year, LLL approved \$64.4 million in new lending to Lutheran Church projects, resulting in total loans of \$358.4 million as at 30 June 2024, an increase of 12% on last year, making it our largest committed lending since 2019. All of these funds are supporting the ministry of the Church in its many local contexts.

Through the generosity of our investors, LLL also provided grants to the Church of \$2.7 million for various initiatives, including \$90,000 in Mission Outreach Grants (read more about our Grants from Page 30) and over \$186,000 in sponsorship to Lutheran entities (read more about our sponsorships from Page 22), all aimed at enhancing missional outcomes.

Together, you and LLL are advancing gospel-centred ministry. We are so grateful for the generous donors and investors who make our partnership in mission possible.



\$867m

Total deposits

Representing a strong financial position that has LLL well-placed for future growth.



\$2.7m*

Distributions

Through Board grants and distributions, we provide missional funding that supports Lutheran communities nationwide.



12% increase

Loan growth

We advanced \$64.4 million in new loans to Lutheran entities, marking a 12% growth in total funds lent - our largest commitment since 2019.



\$173m

In LLL reserves

Appropriate funds to protect the interests of depositors and investors, and to honour the intentions of donations and legacies.



over \$530k

In donations and legacies

Received from generous individuals, we are humbled and grateful for the opportunity to enhance our missional outcomes through their meaningful gifts.

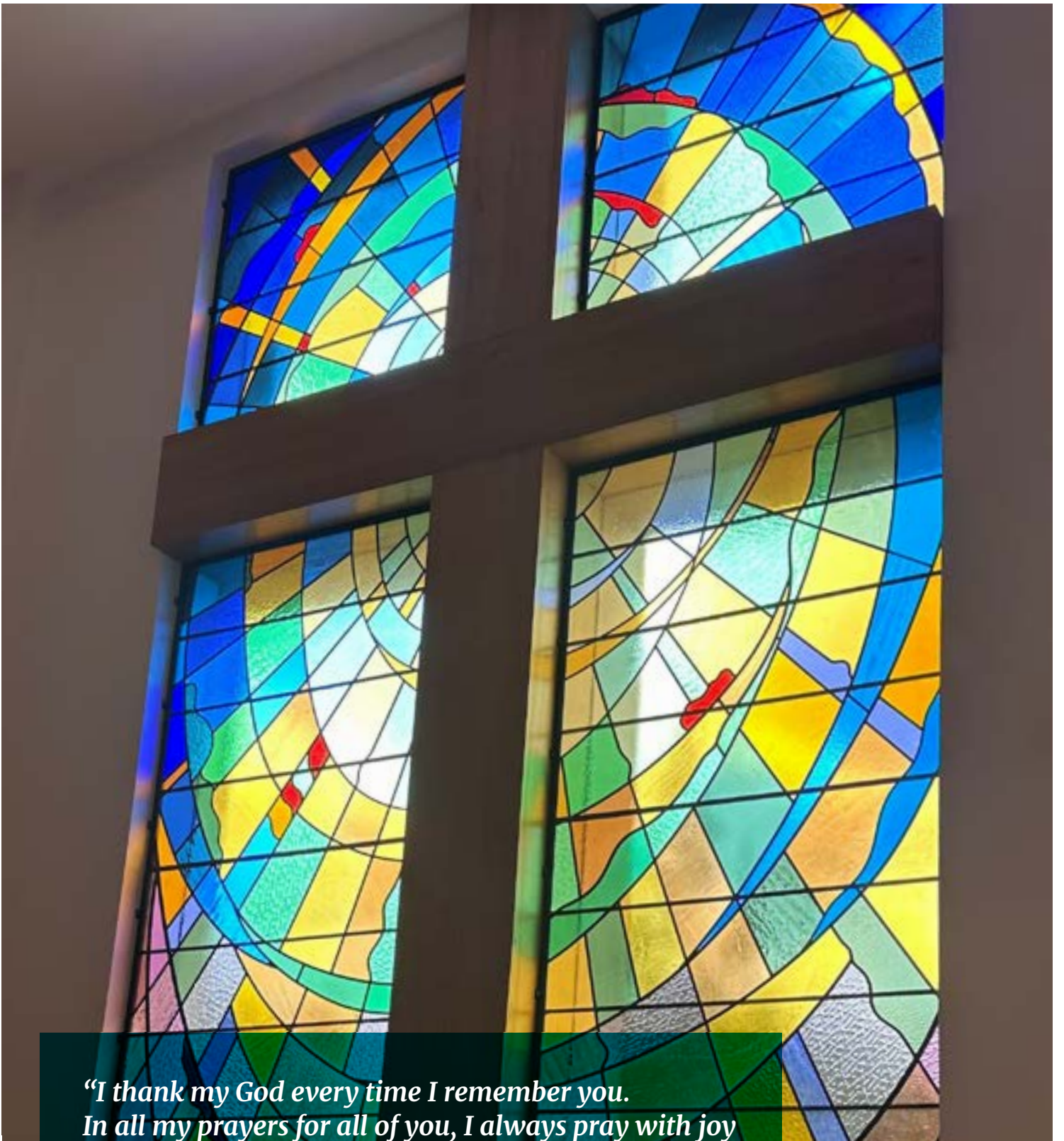


317,000

Prayers, messages and bible passages shared

Spreading the Word of God through the dedicated work of the Lutheran Tract Mission.

*Figure includes LLL Permanent Fund, Mission Outreach and Bursary.



*“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: Light streams through the windows of St. James Moorabbin Lutheran Church during LLL's RCDF roadshow.

