

Partnership Summary



Finance
with a
mission

How much good will your money do?



Empowering steps of faith

Ideas come in all shapes, sizes and degrees of boldness.

What if we could establish a new school in a rapidly growing or disadvantaged locality? What if we turned our church parking lot into a community centre, disability or essential worker housing, to connect with more people from the community? What if we extended our aged care and retirement living facilities to the country for easier access to quality care?

For Christian communities, ideas are packed with dreams and aspirations for collective betterment, and the advancement of the Gospel. But ideas are fragile. They're hinged to the realities of funding, implementation and most importantly, shared belief.

Deeply connected to the Lutheran Church, LLL was created by laypeople, to assist laypeople and their communities. We've always been inspired by communities, their ambitions for growth, and their power to extend faith, hope and love to those around them. LLL has been championing Christian communities since 1921.

We help communities realise their ambitions through financial facilities and support that are driven by purpose, not profit.

Our investment facilities invite customers to directly impact their communities and be part of the change while simultaneously growing their own wealth.

...driven by purpose, not profit.

We're not a bank, so we can be more flexible and accommodating in funding difference-making projects of all shapes and sizes.

We bring with us a wealth of knowledge and experience that's backed by a 100-year history of partnering with Christian communities and helping them realise their bold ambitions. We work with communities to co-design effective solutions and empower them with practical know-how to build the future they envision for themselves.

Of course, at the centre of everything we do is a singular purpose that we share with all Christian communities: to tell people about the love of Jesus, and love people like Jesus. This is what defines us and sets us apart.

So, what's your big idea? We want to hear it. We want to help you realise it. Whether you're a school, aged care facility or church congregation, LLL will empower you to take a step of faith towards the change you want to create in your community.



\$2 million plus*

Provided in LLL grants, bursaries, and sponsorships, making a tangible difference for Christian communities.

*2020-2025

Together in purpose

How we invest in your community, how we invest in you.



INVEST

Thousands of individuals and businesses entrust LLL to be good stewards of their finances through investment facilities designed for purpose, not profit. Their money does more than return personal wealth; it enables missional projects across Australia.



BORROW

Organisations seeking to grow or develop an idea for the benefit of their community, both now and in the future, will find that LLL walks alongside them to help achieve their goals through lending partnerships driven by a shared Gospel-centred mission, designed to realise their bold ambitions.



BENEFIT

From schoolchildren to the elderly in our community, the people of grassroots Christian communities receive tangible support through LLL grants, school bursaries, and sponsorships, making a difference for those who matter most.

We fund your

- Bold, ambitious dreams for your community
- Building redevelopments, upgrades and renovations
- New facilities such as arts centres and sports facilities
- New schools
- Land acquisitions
- Loan consolidation
- Refinancing, and more.

We provide you with

- Lines of credit
- Term loans
- Overdrafts.



Why partner with LLL?



We are for purpose, not profit



We work with you in partnership



We have over 100 years of lending experience



We are experts in funding community projects



We are Christians, driven by the Word of God



We offer exceptional personal service

Benefits of partnering with LLL

We exist to make our borrowers' aspirations a reality. We don't just believe in your vision – we invest in it by offering:

- Low fees
- Competitive variable and/or fixed rates
- Redraw facility
- Flexible terms up to 20 years
- Simple fund drawdown
- Secured and unsecured options
- Tailored repayment plans including interest-only periods
- Customised limit step-ups and step-downs to match your needs
- Deal structuring leadership and project stakeholder connection
- Dedicated in-house support team.



LLL products and services

We offer products and services that enable people to be part of the change they want to see with:

- Competitive Term Investment interest rates with tenures from 31 days up to 12 months
- Transactional Instant Access Facility* for cash flow management
- LLL Online for desktop and mobile devices
- Cash and cheque deposit via Bank@Post
- Regular Electronic Transfers
- Payroll processing
- Bank Feeds
- LCA Online Donations
- Lutheran Tract Mission – Digital Tract Spinner.

Case Studies



GOOD NEWS LUTHERAN COLLEGE (GNLC)

Tarneit/Mambourin, Victoria

Good News has offered a Christ-centred holistic education in a values-based environment at its Tarneit campus since 1997.

In response to overwhelming demand for high-quality education in Melbourne's booming west, GNLC partnered with LLL to undertake a visionary project to build a brand-new campus as part of a residential development at nearby Mambourin. Principal Fiona McAuliffe's bold dream became an inspiring reality with the official opening dedication of the Hope Building in 2025.

The state-of-the-art Junior School facility will form the cornerstone of the growing campus that first welcomed students for the start of the 2025 school year and will continue a staged build that will ultimately see GNLC Mambourin offer a complete Prep-to-Year 12 education pathway.

"Someone from LLL has always been there for me to say, 'This is good, you need to do this, and we're behind you'. 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."

Fiona McAuliffe
College Principal



LUTHERAN ORMEAU RIVERS DISTRICT SCHOOL (LORDS)

Pimpama, Queensland

LORDS, a 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.

We have proudly shared a long-term partnership with LORDS and were delighted to support the transformative project to construct a Junior School Building that welcomed students in time for the start of the 2025 school year.

The versatile facility includes three GLAs (General Learning Areas), a large staff area and kitchen that overlooks the oval and bush beyond, offices for the Junior School leadership team, and a large undercroft area for active play.

"The partnership with LLL has been an integral part of creating such a wonderful building for the LORDS community. We would like to extend our thanks for the support from LLL and look forward to working together on future projects."

Stuart Halsall
LORDS Business Manager



Lutheran Ormeau Rivers District School



Case Studies



ST JOHN'S LUTHERAN CHURCH DISABILITY HOUSING

Tea Tree Gully, South Australia

A dream 10 years in the making came true for the congregation of St John's with the official opening dedication and blessing of a groundbreaking disability housing project late in 2024.

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.

The three beautifully crafted houses are known as LYNAY Homes, an acronym that stands for 'Love Your Neighbour As Yourself' (Mark 12:31 NIV) that was chosen after a congregation-wide process. We were proud to support and empower the congregation at St John's to keep meeting challenges and taking bold steps

to complete the difference-making project that has had a profound impact on the community.

"I'd like to thank LLL for their support. LLL could see the value in this project 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."

Carey Noack

St John's congregation member and project co-leader

LLL SCHOOL BURSARIES

Through School Bursary Grants, LLL aims to assist as many students as possible in gaining a Lutheran education, when they might have previously been precluded due to financial hardship.

A total of \$1 million of Bursary Grants has been committed by LLL from 2021 to 2027 to support these students in Lutheran schools and are available for application through your district office.

Students, parents, and teachers have recently shared their stories of how the LLL Bursary Grants have made a meaningful difference to the lives of students.

One student said recently:

I am really grateful that I had the opportunity to get a bursary. Without that bursary I wouldn't be able to attend and go to this College. This school has been a really great support system for me. I'm also involved in dance troupe and I love it ... I also made some great friends at school and wouldn't change it for anything. Being awarded this scholarship last year has changed my life, and I'm determined to make the most of this chance to succeed and graduate with honours in the future.

As the current economic climate creates even more barriers for families, LLL remains committed to supporting schools with Bursary Grants to allow as many students as possible to seek a Lutheran education.



LLL vision

We uphold our Lutheran Church values through everything we do. As Australia's leading charitable financial institution, we advance Gospel-centred mission and ministry, meet the capital needs of Christian organisations, and support the Lutheran Church.



Meet the team

To spark a conversation, reach out to our expert Relationship Team on 1800 556 457 or via:



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